

Report
報告

2020

Annual Report
常年報告書



檳州中華總商會

DEWAN PERNIAGAAN TIONGHUA PULAU PINANG
PENANG CHINESE CHAMBER OF COMMERCE



17/01/2020

马来西亚文化浸润项目：中国清华大学代表团莅访
Malaysia Culture Immersion Program: Courtesy Call by
Delegation of Tsinghua University, China



25/01/2020

财政部长林冠英与槟州中华总商会庚子年新春大团拜
2020 Chinese New Year Open House with Minister of
Finance YB Mr. Lim Guan Eng & PCCC



17/02/2020

行政议员暨槟州旅游发展、古迹、文化及艺术委员会
主席杨顺兴莅访
Courtesy Call by YB Mr. Yeoh Soon Hin, Penang State
Exco For Tourism Development, Arts, Culture And
Heritage



27/02/2020

礼貌拜访槟城港务局主席周锦炎
Courtesy Visit to Mr. Jeffrey Chew Gim Ean, Chairman
of Penang Port Commission



03/03/2020

槟城社会保险机构(SOSCO)执法部门主任莅访
Courtesy Call by Department Head of Enforcement,
Social Security Organization (SOCSO), Penang



03/04/2020

齐心对抗新冠肺炎疫情
Fight Against Covid-19 Pandemic

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2020 年度槟州中华总商会常年会员大会议案

日期：2020 年 9 月 18 日（星期五）

时间：上午 11 时正

地点：陈国平厅
槟州中华总商会大厦（莱特街 3 号）

出席：102 名会员(请参阅附件 1 号)

记录：王彩慧、李金枝、周丽敏、朱婉馨

主席：方炎华

大会经过

1. 大会主席致词

大会主席方炎华在常年会员大会上致词时感谢会员踊跃出席当天的常年会员大会及给予本会最大的支持与合作。他表示在历届董事及永久名誉会长的领导下，本会会务一直向上发展，青商团也快达到千名会员的目标。

他续称，今年由于 2019 冠状病毒疫情爆发，政府落实行动管制令(MCO)，许多活动无法举行。本会在疫情期间，捐出 10 万片口罩给槟州政府及献捐 20 万令吉给马来西亚中华总商会（中总），以协助抗击冠病所造成的健康危机。

他希望政府能在恢复经济活动与防止病毒传播之间取得平衡点，延长自动暂缓还贷措施，降低个人所得税及公司税，协助人民及企业度过难关。国家银行也可再度降低隔夜利率，以推动面临衰退风险的经济。

他表示，政府应趁势把握机会，牵线把国际大企业引入我国设厂，同时推动更多公共设施工程，来刺激经济。槟州政府则应加紧落实槟城国际机场扩建、轻快铁以及提升槟城渡轮服务计划，通过这些大型计划，带动整个建筑业，刺激州内经济。

有关讲词全文，请参阅附件 2 号。

2. 覆准 2019 年 9 月 27 日前期会员大会议案

2019 年 9 月 27 日前期会员大会议案在林界成提议，骆文勇附议下，大会一致通过确认覆准。

3. 接纳 2019 年度常年报告书

2019 年度常年报告书在盛秀莲提议，林智棟附议下，大会一致通过确认覆准。

4. 接纳 2019 年度经稽查之全年账目报告

2019 年度经稽查之全年账目报告在張家聖提议，林界成附议下，获得大会一致通过予以接纳。

5. 讨论会员提案

大会一致通过接纳由会员提呈之 7 项提案如下：

- 1) 大会吁请政府尽快拟定行管令后的振兴经济计划。
- 2) 大会吁请政府全面加强我国的宽频网络覆盖层面及服务质量，以提供稳定、快速与高素质的有线与无线网络服务，促进各行各业更广泛的应用网络服务。
- 3) 大会吁请政府重新启动大马第二家园计划(MM2H)，引进更多外汇，吸引人才，以便在疫情下尽快恢复经济发展。
- 4) 大会吁请政府关注旅游业，包括医药旅游业者所面对的各项难题与困境，尽快推出补助措施，让业者尽快渡过难关。
- 5) 大会吁请政府全面提升川行槟岛和北海之间的渡轮服务。
- 6) 大会吁请财政部重新检讨在 2019 年 5 月公布的《所得税法令》第 44 (6) 条文下的豁免税务新指南。
- 7) 大会吁请交通部即刻启动槟城国际机场扩建工程计划。

上述 7 项提案详情，请参阅附件 3 号。

大会至上午 11 时 30 分宣告结束。

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主席

槟州中华总商会会员大会出席者名表

(出席者共 102 名)

陈国平, 南岛制衣有限公司 - 陈国平, 祝友成, 祝清坤实业有限公司 - 祝友成, 方炎华, 大华集团 - 方炎华, 陈显裕, 温永文, ISLAND LANDCAP CONSTRUCTION SDN. BHD. - 温永文, 黄繼樑, 庄厥成, 庄氏有限公司 - 庄厥成, 骆荣伟, 盛秀莲, 梁秀玉, 王荣春, 林界成, SHINCA ELECTRONICS SDN. BHD. - 林界成, 李文義, 黄智杰, 張家墾, 林智棟, V-COOL ENGINEERING SDN. BHD. - 林智棟, 林中进, 黄炎发, 吴咏氣, JADE MARVEL GROUP BERHAD - 吴咏气, 陈凌骏, 美邦机构有限公司 - 陈凌骏, 林贵堂, 裕发化学有限公司 - 林贵堂, 江坤成, 坤荣企业运输有限公司 - 江坤成, 李炯良, 林嘉水, 黄婉君, 张凯名, 毛继荣, M SUMMIT CORPORATION SDN BHD - 毛继荣, 骆文勇, 曾伟忠, 宋盈妮, 泰发栈有限公司 - 黄智绪, 檳城进出口商公会 - 黄智绪, 檳城电器商会 - 黄国旗, 远利兄弟有限公司 - 黄赐兴, 北马食品玩具商公会 - 黄赐兴, 檳州建筑暨材料商公会(金鎮社) - 陈以哲, 黄財荣, 檳威家电商公会 - 黄財荣, 大明五金机械有限公司 - 庄国才, 檳州五金机械商会 - 庄国才, 青云冷气工程有限公司 - 陈建龍, 檳城冷气及冷房商公会 - 陈建龍, 马来西亚塑胶厂商公会北马分会 - 洪诗铭, 祝友德, 祝友莉, 祝友兴, 朱映妮, 均记食品工业有限公司 - 李清清, 均记茶行咖啡粉厂 - 林彩卿, 鸿昌实业有限公司 - 祝均筠, 联达发展有限公司 - 祝均筠, 邓国彬, 陈宝诗, 彭麗君, 陈国华, 李雅和, 林保得, 喬治市城市酒店 - 李雅和, 王优幸, 郭雅民, 中美电器有限公司 - 郭雅民, 李志豪, 刘世琦, 王振权, 吴汉源, 陈德荣, 黄子玮, 陈子健, POINT ADVERTISEMENT SDN. BHD. - 黄志强, 高国钦, 黄玟豪, 陈伽铭, 陈俊杰, 郭介振, 黄文亮, 孙双武, 陈伟华, 庄弼翔, 梁凯威, 朱国彬, 汶生地板有限公司 - 骆宗益, 陈振源, 钟汶龙, 陈延璋, 陈健桦, 力达(北海)机械五金有限公司 - 林峻德, 檳出入口环球(马)有限公司 - 陈家扬, 国云有限公司 - 王笙儕, 倪川鹏, 陈楚轩, 美真香有限公司 - 陈凌锋, 永昌行有限公司 - 陈凌锋, 北马神料制造暨神料商公会 - 陈楚轩。

槟州中华总商会 2020 年常年会员大会

会长拿督斯里方炎华

18/09/2020

大家早上好!

首先我要衷心感谢各位董事及会员拨出宝贵的时间，踊跃出席今天的常年会员大会。我也要趁这个机会感谢各位在过去的一年给予本会最大的支持与合作，让我们能够顺利的完成各项活动和工作，谢谢大家。

本会在历届董事以及永久名誉会长丹斯里陈国平的英明领导下，会务一直向上发展，目前已经有超过 1000 名会员；青商会则在历任团长和现任团长李炯良带领下，也已经有超过 900 名会员，希望可以早日达到千名会员的目标。

本会于今年初曾举办与商团、华团及媒体新春聚餐会及槟中总与财政部长林冠英年初一新春大团拜，接着就遇上 2019 冠状病毒疫情爆发，政府落实行动管制令(MCO)，所以许多活动都无法举行。不过，本会在疫情期间，依然关心槟州抗疫趋势，在丹斯里陈国平的号召下，捐出 10 万片口罩给槟州政府，以及捐 20 万令吉给马来西亚中华总商会（中总），以协助抗击冠病所造成的健康危机。

国家银行总裁上个月宣布，我国今年第二季度的 GDP，较去年同期下滑 17.1%，是 1998 年第四季金融风暴以来最差记录，这主要也是疫情及防疫措施所拖累。我支持政府将复原期行动管制令(RMCO) 延长至 12 月 31 日，不过，政府在恢复经济活动与防止病毒传播之间必须取得平衡点，两者失其一，后果一样严重。

在实施 MCO 期间，国家银行宣布，所有银行从 4 月 1 日开始，自动暂缓个人和中小企业贷款 6 个月措施，毫无疑问的，这政策是最实际及最能帮助到商家及人民，让大家都能喘口气。虽然随着我国进入 RMCO 阶段，各领域逐步有恢复的迹象，但相信大部分商家都已经遭到重创，没办法在短时间内恢复元气。

因此，我希望政府延长自动暂缓还贷措施，至少到今年 12 月，而非只让失业和遭减薪的人士申请，否则一旦这措施在这个月届满后，相信许多人在下个月开始就会面对困境。

今年，国家银行已经 4 度降低隔夜政策利率（OPR），最近一次是在 7 月将利率降至 1.75%，这也是历史最低点，国家银行的举动，为我国经济复苏创造有利的条件。

不过，眼看全球疫情没有减缓的迹象，加上许多国家即将迎来冬季，或会导致疫情更加严重，继而造成经济受到更大打击，因此，我希望国家银行尽快做全面的评估，或可再降低隔夜利率政策，以推动面临衰退风险的经济。

比起以往全球所面对的中美贸易战和英国脱欧，疫情是我国目前面对最大的敌人，而且现在更不能松懈，应该更谨慎面对接下来会面对的不确定性因素及挑战。

在全球经济不确定性及内忧外患的时期，政府应从危机中寻得转机，趁势把握机会，牵线把国际大企业引入我国设厂，同时在即将在 11 月宣布的财政预算案中，为市场及人民带来利好消息，以进一步吸引外资，塑造亲商的环境。

虽然我国的国债高企，增新税是其中一个减债的方式，但在这个市场低迷时期，已是最糟糕的选择，相反的，政府应降低个人所得税及公司税。我建议政府，年收入低于 10 万令吉的纳税人可免税，大企业及中小型企业公司税降低至少 2%，以协助人民及企业度过难关。

随着本地经济低迷，亟需政府推动更多政府公共设施工程来刺激经济，带动当前处在低迷的建筑业，制造商机及工作机会。

我国目前依然处于“政热经冷”的局面，而这情况也是大部分会员和商家的看法，政治上的不确定性，不单让人民和商家无所适从，市场也会随之波动，投资者也只好继续观望不敢进场。

国内政治的恶性竞争，甚至操弄种族和宗教课题，让许多商家及人民对经济前景感到担忧，或许国盟政府可考虑在短期内举行大选，让人民重新做出选择，一劳永逸解决目前的政治困境，通过稳定的政府，制定亲商政策，做好国家建设。

此外，我希望槟州政府制定槟州财政预算案时，注重在中下阶层的福利及就业机会，同时通过减免税务的政策，鼓励外国和本地投资，为槟州带来更多投资和制作更多就业机会。

虽然全球的经济目前处于衰退的迹象，但危机中总会有转机，我希望槟州政府应该趁这个时候，加紧落实三大公共交通计划，即槟城国际机场扩建计划、轻快铁计划以及提升槟城渡轮服务计划，通过这些大型计划，带动整个建筑业，刺激州内经济。

我相信在疫情稳定后，槟州的旅游业、医疗旅游及航空业会迅速恢复。在槟城国际机场在疫情爆发前已经饱和的情况下，交通部不应该把槟城国际机场扩建计划纳入在国家机场策略计划（NASP）的研究，反而应加速扩建，让复苏槟州经济的道路事半功倍。

我希望政府能慎重考虑以上几点建议，引领人民渡过这艰难的时期。最后，我再次感谢各位对槟中总的支持。并谨祝大家身体健康，事业进步，谢谢！

2020 年度会员大会提案
Motions For PCCC 2020 Annual General Meeting

1. 政府应尽快拟定行管令后的振兴经济计划

大会吁请政府尽快拟定行管令后的振兴经济计划。

案由：新冠肺炎引发全球性的灾难。各国政府相继采取各项管制措施，严重的影响人流与物流的活动，几乎瘫痪全球经济。

最近，首相慕尤丁宣布，复苏式行管令（RMCO）将从 8 月 31 日延长至 12 月 31 日。我国从 3 月 18 日开始，经历了四个阶段的行管令（MCO），有条件行管令（CMCO）及从 6 月 10 日开始的复苏式行管令（RMCO）。

过去 5 个月，大家的生活作息已经改变，大家都努力适应新冠肺炎带来的新常态。但是，商业与经济活动还是处于低迷的状态，须要政府当局的全面推动，特别是各项津贴，奖掖措施等。

(由商业、中小型企业及人力资源发展组提呈)

1. Economic Revitalization Plan after Administration Order Expeditiously

We call on the government to draw up an economic revitalization plan expeditiously after end of movement control order (MCO) period.

Rationale: The Covid-19 pandemic has caused a global disaster. Governments of various countries have successively adopted various control measures, which seriously affected the movement of people and logistics, and almost paralyzed the global economy.

Recently, Prime Minister Tan Sri Muhyiddin announced the extension of RMCO from 31 August to 31 December 2020. Since 18 March, our nation has gone through four phases of Movement Control Order (MCO), Conditional Movement Control Order (CMCO) and Recovery Movement Control Order (RMCO) starting on 10 June 2020.

In the past 5 months, everyone's lifestyle has changed. Everybody is trying hard to adapt to the new normal brought by Covid-19. However, commercial and economic activities are still in a sluggish state and require proactive promotion by the government, especially in providing various subsidies and incentives.

(Submitted by Business, SMEs & Human Resource Development Committee)

2. 加强宽频网络覆盖层面及提供高素质网络服务

大会吁请政府全面加强我国的宽频网络覆盖层面及服务质量，以提供稳定、快速与高品质的有线与无线网络服务，促进各行各业更广泛的应用网络服务。

案由：新冠疫情后的新常态出现新契机，居家办公等弹性工作方式、网络购物及线上学习等也开始普及。然而，由于网络缓慢，影响到各项活动的顺利操作。因此，政府必须尽快的提供高速网络及提升其覆盖率。

(由资讯工艺组提呈)

2020 年度会员大会提案
Motions For PCCC 2020 Annual General Meeting

2. Strengthen Broadband Network Coverage and Provide High-Quality Network Services

We urge the Government to strengthen the broadband network coverage and provide high quality service throughout the country in order to provide stable, fast and high-quality wired and wireless network services. At the same time promote wider application of network services in all walks of life.

Rationale: New opportunities emerge in the new normal after the Covid-19 pandemic. Flexible working methods such as working from home, online shopping and online learning become a new normal. With the slow internet, on-line activities are seriously affected. Therefore, it is timely that the Government should improve high-speed network coverage timeously in order not to hinder on-line activities.

(Submitted by Information Technology Committee)

3. 重新启动大马第二家园计划(MM2H)

大会吁请政府重新启动大马第二家园计划(MM2H)，引进更多外汇，吸引人才，以便在疫情下尽快恢复经济发展。

案由：政府宣布第二家园计划(MM2H)暂停至明年，导致我国经济再次受损。参与这项计划的人多为各领域精英，他们前来置业带动大马经济，带动外资进入我国，也同时带动了教育、保险、金融和地产等领域。

(由东盟自由贸易区商业发展组提呈)

3. Reactivate the Malaysia My Second Home Programme (MM2H)

We urge the Government to reactivate the Malaysia My Second Home Programme (MM2H) in order to attract more foreign exchange and talents, which will help to resume and boost economic development as soon as possible.

Rationale: The government announced that MM2H plan has been suspended until next year, causing our country's economy to suffer again. Most of the people participating in this programme are elites in various fields. They come to buy properties to drive the Malaysian economy and bring in foreign capital to our country. Their arrival has also promoted education, insurance, finance and real estate.

(Submitted by ASEAN- FTA Business Development Committee)

4. 关注旅游业，包括医药旅游业者的难题与困境

大会吁请政府关注旅游业，包括医药旅游业者所面对的各项难题与困境，尽快推出补助措施，让业者尽快渡过难关。

案由：新冠肺炎疫情的暴发对全球经济造成了严重影响，旅游业可以说首当其冲。签证受限、航班停飞、边界关闭、社交隔离诸如此类的措施使全球的旅游业几乎陷入完全停摆状态。航空公司、旅行社、酒店、景点等旅游相关服务产业进入了一个前所未有的大萧条时期，庞大旅游从业人员的生计因此受到严重影响。

(由产业发展、建筑及管理组提呈)

2020 年度会员大会提案
Motions For PCCC 2020 Annual General Meeting

4. Attention to Problems and Plights of Tourism Industry, Including Medical Tourism Industry

We urge the Government to pay attention to the problems and plights of tourism industry, including medical tourism industry, by introducing subsidy measures so that the industry can tide over the difficulties the soonest possible.

Rationale: The outbreak of the Covid-19 pandemic has had a serious impact on the global economy and tourism industry is the one to bear the brunt. Visa restrictions, flight suspensions, border closures, social distancing and other measures have brought the global tourism industry into an almost complete shutdown. The tourism-related service industries such as airlines, travel agencies, hotels and attractions have entered an unprecedented period of Great Depression and the livelihoods of tourism employees have been severely affected.

(Submitted by Property Development, Construction & Management Committee)

5. 全面提升川行槟岛和北海之间的渡轮服务

大会吁请政府全面提升川行槟岛和北海之间的渡轮服务。

案由：川行槟岛和北海之间的渡轮服务，在 1920 年启用，今年服务满 100 年，是属于槟城州的历史性标志。然而，自从两座大桥启用后，渡轮的使用率减少了。这也造成渡轮的营运连年亏蚀。根据报告槟城渡轮每年开销约 3100 万令吉，但年收入只有 700 万令吉，亏损 2400 万令吉。残旧的渡轮需更昂贵的维修经费，让渡轮营运备受压力。

渡轮服务依然是一项不可缺少的公共服务，是通往槟岛与北海的重要公共交通工具。近日，联邦政府宣布拨款 3 千万令吉以购买新的渡轮。我们希望这个好消息可以在最短的时间内实现。

(由交通、物流及关税组提呈)

5. Improvement of Ferry Service Between Penang Island and Butterworth

We urge the Government to improve the ferry service between Penang Island and Butterworth comprehensively.

Rationale: The ferry service between Penang Island and Butterworth was launched in year 1920 and it has been serving for 100 years now. It is a historic landmark of Penang. However, since the advent of the 2 Penang bridges, the use of ferries to commute has lost its popularity and the operation has reported losses for years.

According to the report of PPSB, Penang ferry service's annual expenses is about RM31 million, but the annual income is only RM7 million and the loss is RM24 million. Dilapidated ferries require more expensive repairs, putting pressure on ferry operations

The ferry service is still an indispensable public service and an important means of public transportation to Penang Island and Butterworth. Recently, the Federal Government announced an allocation of RM30 million to purchase new ferries. We hope this good news can be realized in the shortest time.

(Submitted by Transport, Logistics & Customs Committee)

2020 年度会员大会提案
Motions For PCCC 2020 Annual General Meeting

6. 慈善机构应获第 44 (6) 条文豁免纳税资格

大会吁请财政部重新检讨在 2019 年 5 月公布的《所得税法令》第 44 (6) 条文下的豁免税务新指南。

案由：2019 年 5 月公布的新条文干扰了非营利慈善机构（好像医院等）的运作。

最近，内陆税收局对获批准的非营利慈善机构进行税收审核。

在此过程中，许多既定获批准的慈善组织/非政府组织已被撤销其第 44 (6) 条文豁免地位。这些非政府组织也失去了附表 3 第 13 (1) (a) 段的收入豁免纳税。

在这方面，我们呼吁财政部重新考虑其新政策。

此外，内陆税收局应就其新指南与所有获批准的非营利慈善机构/非政府组织进行对话。

规定非政府组织用以推展慈善事业的资金收入/利润缴交税务，是毫无意义的。

(由经济、财务及税务组提呈)

6. Section 44(6) Exemption For Charitable Organizations

We urge the Ministry of Finance to review the new guidelines for approving Section 44(6) exemption pursuant to Income Tax Act issued in May 2019.

Rationale: The new guidelines issued in May 2019 have disturbed the works of the charitable bodies such as not-for-profit hospitals.

Recently, the IRB has been carrying out tax audit on the approved organizations.

In this process, many established approved organisations / NGOs carrying out charitable activities have got their Section 44(6) approval revoked. These NGOs have also lost their Schedule 3 Para 13(1)(a) exemption on their incomes.

In this respect, we would urge the Ministry of Finance to relook into their new policy.

Further, the IRB should conduct a dialogue with all approved organisations / NGOs regarding their new guidelines.

It does not make sense for an NGO to pay tax for gains/profits generated to finance the charitable work it performs for the benefit of the community.

(Submitted by Economics, Finance & Taxation Committee)

2020 年度会员大会提案
Motions For PCCC 2020 Annual General Meeting

7. 槟城国际机场扩建工程

大会吁请交通部即刻启动槟城国际机场扩建工程计划。

案由： 槟州国际机场扩建工程于 2019 年获得槟岛市政厅批准， 并计划于今年动工。但是有报道称该工程需等待国家机场战略计划 (NASP)重新研究， 而该研究需在 2023 年才完成。我们赞同槟州政府的观点， 即槟州国际机场扩建工程应该尽早开展。由于客运容量已超过负荷， 提升是必要的。 此外， 机场现在的状况并不能彰显槟城作为国际城市的形象。

(由基本建设及公共设施组提呈)

7. Expansion of Penang International Airport (PIA)

We urge the Ministry of Transport to commence the extension project of the Penang International Airport which has been approved.

Rationale: The planned expansion of the PIA has been approved by MBPP since Year 2019 and was scheduled to start this year. However it was reported that this expansion has been put on hold pending a new study under the National Airport Strategic Plan (NASP) which can only be completed in 2023. We agree with the Penang State Government that the PIA Expansion Plan is long overdue and necessary to be implemented now as the airport has exceeded its maximum capacity. In addition, the current situation of the airport does not portray well of the image of Penang as an international city.

(Submitted by Infrastructure & Public Facilities Committee)

MINUTES OF PCCC ANNUAL GENERAL MEETING FOR 2020

Date : 18 September 2020 (Friday)

Time : 11:00 a.m.

Venue : Tan Kok Ping Hall, PCCC Building
No. 3, Light Street, 10200 Penang

Present : 102 members (Please refer to Annex 1)

In Attendance : Wang Chai Hui, Lee Kim Kee, Chiew Li Mian, Choo Woan Shin
& Record by

Chairman : Hong Yeam Wah

PROCEEDINGS

1. ADDRESS BY THE CHAIRMAN

The Chairman Hong Yeam Wah in his address expressed his gratitude to all PCCC members for setting aside their valuable time to attend the AGM and rendered their supports and cooperation to the Chamber. He said that PCCC had grown steadily under the enlightened leadership of all previous and current Committees and Life Honorary President. PCCC YES was also nearly reaching the goal of 1,000 members.

He added that due to the outbreak of Coronavirus disease (COVID-19) pandemic this year and the government announced the Movement Control Order (MCO), many activities were unable to be held. During the pandemic period, PCCC had donated 100,000 face masks to Penang State Government and raised RM200,000.00 for donation to The Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM) as The Edge Covid-19 Fund to fight against the disease.

He hoped that the government could strike a balance between resuming economic activities and preventing the outbreak of virus, extend the automatic deferment of personal/SMEs loan/financing repayments program, reduce personal tax and company tax to help the people and enterprises overcome this difficult period. BNM might cut the OPR further to boost the economy which was facing recession risk.

He opined that the government should take advantages of the opportunity to bring in multinational companies into our country to set up factories and put in more efforts to optimize national construction, improve the people's livelihood and stimulate the economy. The Penang State Government should speed up the Penang International Airport (PIA) expansion plan, Light Rail Transit (LRT) system and improvement of the current ferry service between Penang Island and Butterworth.

Please refer to Annex 2 for full text of the Chairman's address.

2. CONFIRMATION OF MINUTES OF LAST AGM HELD ON 27 SEPTEMBER 2019

The minutes of last Annual General Meeting held on 27 September 2019 was confirmed and accepted without any objection, as proposed by Lim Kai Seng and seconded by Loh Boon Yong.

3. ADOPTION OF 2019 ANNUAL REPORT

The meeting confirmed and accepted the annual report for year 2019 unanimously as proposed by Seng Siew Lean and seconded by Lim Chee Tong.

4. ADOPTION OF AUDITED STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31-12-2019

The audited account for the year 2019 was confirmed and accepted unanimously without any objection as proposed by Cheong Ka Wang and seconded by Lim Kai Seng.

5. DISCUSSION ON MOTIONS SUBMITTED BY MEMBERS

The meeting adopted the 7 motions submitted by members as follows:

1. We call on the government to draw up an economic revitalization plan expeditiously after end of movement control order (MCO) period.
2. We urge the Government to strengthen the broadband network coverage and provide high quality service throughout the country in order to provide stable, fast and high-quality wired and wireless network services. At the same time promote wider application of network services in all walks of life.
3. We urge the Government to reactivate the Malaysia My Second Home Programme (MM2H) in order to attract more foreign exchange and talents, which will help to resume and boost economic development as soon as possible.
4. We urge the Government to pay attention to the problems and plights of tourism industry, including medical tourism industry, by introducing subsidy measures so that the industry can tide over the difficulties the soonest possible.
5. We urge the Government to improve the ferry service between Penang Island and Butterworth comprehensively.
6. We urge the Ministry of Finance to review the new guidelines for approving Section 44(6) exemption pursuant to Income Tax Act issued in May 2019.
7. We urge the Ministry of Transport to commence the extension project of the Penang International Airport which has been approved

For details of the 7 motions, please refer to Annex 3.

The meeting adjourned at 11:30 a.m.

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Chairman

Annex 1

**PENANG CHINESE CHAMBER OF COMMERCE
AGM ATTENDANCE LIST
TOTAL ATTENDANCE: 102**

TAN KOK PING, SOUTH ISLAND GARMENT SDN. BHD.- TAN KOK PING, CHOOT EWE SENG, CHOOT CHING KHOON REALTY SDN. BHD.- CHOOT EWE SENG, HONG YEAM WAH, TAH WAH GROUP SDN. BHD.- HONG YEAM WAH, TAN HIANG JOO, OON WENG BOON, ISLAND LANDCAP CONSTRUCTION SDN. BHD.- OON WENG BOON, OOI KEE LIANG, ALEX, CHOONG KHUAT SENG, FINN, CHOONGS SDN. BHD.- CHOONG KHUAT SENG, FINN, LOH ENG WEE, SENG SIEW LEAN, LEONG SIEW GEOK, JADDIE, ONG ENG CHOON, LIM KAI SENG, SHINCA ELECTRONICS SDN. BHD.- LIM KAI SENG, LEE BOON GHEE, WONG CHEE KEET, CHEONG KA WANG, LIM CHEE TONG, V-COOL ENGINEERING SDN. BHD.- LIM CHEE TONG, LIM TIONG CHIN, WONG YIM FATT, GOH YONG CHEE, JADE MARVEL GROUP BERHAD- GOH YONG CHEE, TAN LENG CHOON, MTC VENTURE SDN. BHD.- TAN LENG CHOON, LIM KOOI TING, KZH CHEMICALS SDN. BHD.- LIM KOOI TING, KANG KHOON SENG, TAWAKAR ENTERPRISE SDN. BHD.- KANG KHOON SENG, LEE TOONG LEON, LIM CHEAH CHOOI, WONG WAN CHIN, TEOH HAI BIM, MOH SEE ENG, M SUMMIT CORPORATION SDN BHD- MOH SEE ENG, LOH BOON YONG, ADRIAN, CHEN WOUI TEONG, SHUNG YIN NI, SOPHIA, THYE HUAT CHAN SDN. BHD.- NG TEE SOO, PENANG IMPORTERS & EXPORTERS ASSOCIATION- NG TEE SOO, PENANG ELECTRICAL MERCHANTS' ASSOCIATION- OOI KOK KEE, WAN LEE BROTHERS SDN. BHD.- OOI SOO HING, NORTH PENINSULAR (M) FOODSTUFFS AND TOYS MERCHANTS' ASSOCIATION- OOI SOO HING, PENANG MASTER BUILDERS & BUILDING MATERIALS DEALERS ASSOCIATION- TAN YEE CHURD, NG CHYE WENG, RADIO TRADERS ASSOCIATION OF PENANG & P.W.- NG CHYE WENG, TAI BENG HARDWARE MACHINERY SDN. BHD.- CH'NG KOK CHYE, PENANG HARDWARE AND MACHINERY MERCHANTS ASSOCIATION- CH'NG KOK CHYE, CHENG HOON AIR-COND ENGINEERING SDN BHD- TAN KEAN LENG, PENANG INDUSTRIALIST AIR-CONDITIONING & REFRIGERATION ASSOCIATION- TAN KEAN LENG, M'SIAN PLASTIC MANUFACTURERS ASSOCIATION NORTHERN BRANCH- ANG SEE MING, CHOOT EWE TEIK, CHOOT EWE LEE, CHOOT EWE HIN, CHOO YANG NEE, KUN KEE FOOD INDUSTRIES SDN. BHD.- LEE CHING CHING, KOON KEE TEA & COFFEE POWDER FACTORY-LIM CHOY HENG, HOONG CHANG HOLDINGS SDN. BHD.- CHOOT CHIN YUN, LEAN TAT DEVELOPMENT CO. SDN. BHD.- CHOOT CHIN YUN, TEAN KOK PIN, TAN POH SEE, PHANG LI KOON, CHIN KOK WAH, HENRIE, LEE AH HOE, LIM POH TEK, GEORGETOWN CITY HOTEL SDN. BHD.- LEE AH HOE, ONG YU SHIN, KOAY AH MENG, KEDAI RADIO TONMOOI RETAIL SDN. BHD.- KOAY AH MENG, LEE CHEE HOW, LEW SEK KEE, ONG JENN CHYUAN, GOH HUN GUAN, TAN TEIK ENG, DERICK OOI TZE WEI, TAN CHEE KEAN, POINT ADVERTISEMENT SDN. BHD.- OOI CHEE KEONG, KOH KOK KHIM, JEFFERY, OOI BOON HAO, ALEC, TAN CIA MING, CHAN JUN JIE, JEFFERY KOAY KAI CHIN, OOI BOON LIANG, SOON SUANG WOO, DAVID TAN WEI HUA, CH'NG PIK SIANG, BENSON NEOH KAH WEI, CHOO KOK PING, BOON SENG TIMBER FLOORING SDN BHD- LOH CHEONG AIK, TAN CHIN GUAN, CHENG BOON LENG, TAN YEN WOUI, TAN CHEAN HWA, LITAT (B`WORTH) MACHINERY HARDWARE S/B.- LIM CHOON TEIK, PENEXIM GLOBAL (M) SDN. BHD.- TAN KEH YANG, PLB-KH BINA SDN. BHD.- ONG SENG CHYE, GEH THUAN PENG, MICHAEL, TAN CHOO HIN, BEE CHIN HEONG SDN. BHD.- TAN LING FONG, ENG CHEONG HANG SDN. BHD.- TAN LING FONG, PERSATUAN PEMBUAT DAN PENIAGA BARANG2 SEMBAYANG CINA, P. PG.- TAN CHOO HIN.

Annex 2

PENANG CHINESE CHAMBER OF COMMERCE
2020 ANNUAL GENERAL MEETING
Speech by Dato' Seri Hong Yeam Wah
18/09/2020

A good morning to all of you!

First of all, I would like to express my gratitude to all PCCC General Committee and members for setting aside precious time and enthusiastically attending today's AGM. I would also like to take this opportunity to thank all of you for giving us the greatest support and cooperation in the past year so that we could successfully complete all our activities and jobs smoothly, thank you.

PCCC grew steadily under the enlightened leadership of all previous and current Committees and Life Honorary President Tan Sri Tan Kok Ping. To date, we have around 10,000 direct and indirect members. Under the leadership of PCCC YES past Chairman and current Chairman, Lee Toong Leon, PCCC Young Entrepreneur Section has reached more than 900 members. I hope PCCC YES members could reach the goal of 1,000 members in the short time.

After hosting the Chinese New Year Dinner with various associations and the press and the CNY Open House with Finance Minister Tuan Lim Guan Eng for various associations and all ethnic groups on the 1st day of Chinese New Year, Malaysia reported the outbreak of Coronavirus disease (COVID-19) pandemic and the government announced the Movement Control Order (MCO), therefore many activities were unable to be held. However, during the pandemic period, PCCC was still concerned about the situation of COVID-19 outbreak in Penang. During MCO period, Tan Sri Tan Kok Ping called up to donate 100,000 face masks to Penang State Government and raised RM200, 000.00 for donation to The Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM) as The Edge Covid-19 Fund to fight against the disease.

Last month, the Governor of Bank Negara Malaysia (BNM) announced that Malaysia's GDP fell 17.1% in the second-quarter of 2020 from the same period last year, lowest since financial crisis in the fourth quarter in 1998. This is mainly dragged down by the COVID-19 pandemic and pandemic prevention measures. I support the Malaysian Government for extension of Recovery Movement Control Order (RMCO) until 31 December 2020, however, the government should strike a balance between resuming economic activities and preventing the outbreak of virus, if either one failed, the consequences will be equally serious.

During Movement Control Order (MCO), BNM announced that effective 1 April 2020, all banking institutions will provide an automatic deferment of personal/SMEs loan/financing repayments for a period of 6 months. There is no doubt that this policy is most practical and helpful to business and community, and everyone can take a breath. Although Malaysia is at RMCO stage, there are signs of recovery in various fields, but I believe most of businesses have been hit hard and there is no way to recovery in short period.

Therefore, I hope that Government will extend the automatic deferment of personal/SMEs loan/financing repayments program at least until 31 December 2020, instead of just allow those losses of employment/income and pay cut to apply. Otherwise, once the program expires in September, I believe many people will start facing difficulties the next month

BNM has cut the overnight policy rate (OPR) four times this year, the most recent time was cut it to 1.75% in July. This is the lowest rate in history, the action taken by BNM is to create favorable conditions for recovery our economy.

However, as the global epidemic is showing no signs of slowing down and winter is approaching many countries, the epidemic may become more serious and the economy will be hit harder.

Therefore I hope that the BNM will make a comprehensive assessment as soon as possible, or it may cut the OPR further, to boost the economy which is facing recession risk.

Compared with the China-United States trade war and Brexit that the world has faced in the past, the epidemic is the biggest enemy facing by our country now, we cannot relax at this moment, we should be more cautious in facing the uncertainties and challenges that we are going to face.

In times of global economy is being hit by uncertainty and facing internal and external problems, the government should find a turning point from the crisis and take the advantages of the opportunity to bring multinational companies into our country to set up factories. Meanwhile, in the financial budget to be announced in November, it should bring good news to help the market and people to further attract foreign investment and create a pro-business environment.

Although our national debts is high and impose new tax is one of the ways to reduce the debts, but during an economy downturn, it is a worst choice. On the contrary, the government should reduce personal tax and company tax. I suggest that tax payers with annual income less than RM100, 000 should be exempted from tax and the Government should reduce the corporate tax of large enterprises and SMEs by at least 2% to help the people and enterprises overcome this difficult period.

With the local economic downturn, there is an urgent need for the government to promote more public facilities and projects to stimulate the economy and drive the current downturn in the construction industry, create business and job opportunities.

Our country is still in a situation of "hot politics and cold economy", and this is also views of most members and businesses. Political uncertainty not only makes people and businesses at a loss, the market will also fluctuate and investors continue to wait and see and dare not enter the market

The vicious competition in local politics and even the manipulation of racial and religious issues have caused many businesses and people worry about the economic prospects. Perhaps the Perikatan Nasional government may consider holding a general election in the short term to allow the people to make new choices and solve the current political dilemma once and for all. A stable government can formulate pro-business policies and do a good job in nation construction.

In addition, I hope that Penang State Government would emphasize the welfare and employment opportunities of lower middle class income earners when drafting Penang state budget. At the same time, encourage and bring in more foreign and local investments through reduction of tax to create more job opportunities for Penang.

Although the global economy is currently in signs of recession, but there will always be a turning point in crisis, I hope that the Penang State Government could take advantage of this time to implement the three major Transport Plans, i.e. expansion of Penang International Airport (PIA), Light Rail Transit (LRT) system and improvement of the current ferry service between Penang Island and Butterworth. Through these large-scale plans, it can drive the construction sector and stimulate the state economy.

I believe that after stabilization of the pandemic, Penang tourism, medical tourism and flights will resume operation rapidly. PIA has hit the maximum capacity before the outbreak of covid-19 pandemic. The Ministry of Transport should exclude Penang International Airport expansion plan from the National Airport Strategic Plan (NASP) study. On the contrary, it should speed up the expansion plan and make the road to recovery of Penang's economy more effective.

I hope the government will carefully consider the above suggestions and guide the people through this difficult period. Finally, I would like to thank you again for your support to PCCC and I wish everyone good health, continued success and prosperity, thank you!

2020 年董事会

永久名誉会长 : 丹斯里拿督斯里陈国平局绅
执行顾问 : 拿督斯里祝友成 硕士
会长 : 拿督斯里方炎华
署理会长 : 拿督陈显裕 律师
副会长 : 拿督温永文
拿督庄厥成 硕士
丹斯里拿督黄繼樑
义务秘书 : 拿督骆荣伟 律师
义务财政 : 拿督盛秀莲
公共联络 : 梁秀玉
义务查账 : 拿督林中进
执行董事 : 王荣春
拿督林界成
李文義
黄智杰
張家墾
拿督林智棟
董事 : 黄炎发
拿督吴咏气
陈凌骏
拿督林贵堂
拿督王洸顺
李瑜檳
拿督尤瑞庆
江坤成
拿督杨易盛
拿督斯里陈国华
拿督斯里黄英福 (MKT 螺丝五金有限公司)
拿督朱鳴凱局绅 (正凱地产发展有限公司)
拿督庄汉隆
拿督林建成
拿督许祥人
彭麗君
李炯良
拿督斯里林嘉水
黄婉君 律师
张凯名
拿督毛继荣
拿督方春盛
骆文勇
曾伟忠 律师
宋盈妮
卢柳茂 (檳城磁商公会)
拿督斯里黄智绪 (檳城进出口商公会)
拿督斯里黄赐兴 (北马食品玩具商公会)
拿督黄国旗 (檳城电器商会)
陈以哲 (檳州建筑暨材料商公会)
黄财荣 (檳威家电商公会)
庄国才 (檳州五金机械商会)
陈建龍 (檳城冷气及冷房商公会)
洪诗铭 (马来西亚塑胶厂商公会北马分会)

2020 年执行董事会

会长 : 拿督斯里方炎华
署理会长 : 拿督陈显裕 律师
副会长 : 拿督温永文
拿督庄厥成 硕士
丹斯里拿督黄繼樑
义务秘书 : 拿督骆荣伟 律师
义务财政 : 拿督盛秀莲
公共联络 : 梁秀玉
执行董事 : 王荣春
拿督林界成
李文義
黄智杰
張家墾
拿督林智棟
受邀
永久名誉会长 : 丹斯里拿督斯里陈国平局绅
执行顾问 : 拿督斯里祝友成 硕士
青商团团长 : 李炯良
青商团署理团长 : 李志豪

信理员

拿督斯里祝清坤局绅
拿督骆经宗局绅
丹斯里拿督斯里陈国平局绅
丹斯里拿督刘福平 硕士
拿督李雅和局绅
拿督蔡銓忠
拿督斯里祝友成 硕士

2020年工作组名表

经济、财务及税务组

主任 : 王荣春
副主任 : 陈龙腾
委员 : 郭添福
柯新虎
李文羲

基本建设及公共设施组

主任 : 拿督林智棟
副主任 : 拿督吴儀賦
委员 : 陈家珞
姚亚財
陈以哲
郭介振
陈治中
张国中
潘致玮
丁泽春

交通、物流及关税组

主任 : 黄智杰
副主任 : 李祖敏
委员 : 周明鸿
李芳兴
林永光
刘世琦
曾家麟
陈治中
曾伟忠律师
梁子彬

槟中总产业管理组

主任 : 梁秀玉
委员 : 陈永强
张国中
林延祥
陈以哲
伍俊铭
拿督洪杰生
梁居政

东盟自由贸易区商业发展组

主任 : 拿督林界成
副主任 : 拿督黄清才
委员 : 拿督苏立凯
拿督林德仁
杨喜晋
鍾汶龙
陈富境
庄学勤博士
洪建国
林安宇

商业、中小型企业及人力资源发展组

顾问 : 拿督盛秀莲
主任 : 張家聖
副主任 : 宋盈妮
委员 : 彭麗君
黄英雄
陈德荣
陈林羚
林辉煌
杨守仁
戴俊龍
吴汉源

资讯工艺组

主任 : 李文羲
副主任 : 骆文勇
委员 : 黄兴隆
叶思剑
陈子健
温贵旺
李炳章
李福平
陈明祥
李嘉才

会讯出版组

主任 : 拿督陈显裕律师
副主任 : 拿督邓国彬
委员 : 周永能博士
饶伟槟
林明华

产业发展、建筑及管理组

顾问 : 丹斯里拿督斯里陈国平局绅
拿督斯里祝友成硕士
拿督斯里方炎华
主任 : 拿督庄厥成硕士
副主任 : 丹斯里拿督黄繼樑
义务秘书 : 拿督骆荣伟律师
义务财政 : 拿督盛秀莲
公共联络及教育 : 拿督许祥人

发展商小组

组长 : 拿督林建成
第一副组长 : 拿督慕力
第二副组长 : 拿督杨易盛

建筑小组

组长 : 拿督林智棟

建筑材料小组

组长 : 拿督林界成

物业管理小组

组长 : 李炯良
第一副组长 : 曾伟忠律师

物业事务处小组

组长 : 勞明勝
第一副组长 : 骆文勇

中小型企业小组

组长 : Priscilla Dawson
第一副组长 : 張家聖

古迹与旅游

组长 : 倪川鵬
第一副组长 : 王万祥(于2020年1月20日逝世)
第二副组长 : Syed Aidid Bin Syed Mohamad

地方政府

组长 : 拿督吴万里博士
第一副组长 : 陈翰威

2020年特别小组 / 青商团名表

槟州经济发展研究小组		青商团	
主任	: 丹斯里拿督斯里陈国平局绅	顾问	: 丹斯里拿督斯里陈国平局绅
副主任	: 拿督斯里祝友成硕士		: 拿督斯里祝友成硕士
委员	: 拿督斯里方炎华		: 拿督斯里方炎华
	: 拿督陈显裕律师		: 拿督温永文
	: 拿督温永文	团长	: 李炯良
	: 王荣春	署理团长	: 李志豪
		副团长	: 刘世琦 王优幸 王振权
		秘书	: 陈德荣
		副秘书长	: 吴汉源
		财政	: 黄子玮
		查账	: 陈子健
		执委	: 黄志强 黄文亮
			: 朱慧晶 孙双武
			: 戴俊龍 陈伟华
			: 高国钦 庄弼翔
			: 黄玟豪 苏智伟
			: 陈伽铭 梁凯威
			: 李春晶 张豪杰
			: 陈俊杰 蔡仁福
			: 郭介振 朱国彬
			: 马嫣苓 骆宗益
			: 叶忠銛 方智杰
			: 蒋善道 陈宝诗
			: 陈依兴 李俊昇
			: 黄建利 梁锦琨
			: 林华益 刘劲祥
纪律小组			
主任	: 拿督陈显裕律师		
副主任	: 拿督温永文		
委员	: 拿督蔡銓忠		
	: 李瑜槟		
	: 拿督骆荣伟律师		
检讨章程小组			
主任	: 拿督陈显裕律师		
副主任	: 拿督骆荣伟律师		
	: 黄炎发		
委员	: 拿督蔡銓忠		
	: 拿督李雅和局绅		
	: 拿督邓国彬		
	: 李玉麒律师		

2020年董事会议出席次数记录

编号	董事姓名	出席	告假	编号	董事姓名	出席	告假
1	丹斯里拿督斯里陈国平局绅	3	1	27	拿督斯里陈国华	2	2
2	拿督斯里祝友成硕士	4	0	28	拿督黄英福	2	2
3	拿督斯里方炎华	4	0	29	拿督朱鸣凯局绅	0	4
4	拿督陈显裕律师	4	0	30	拿督庄汉隆	1	3
5	拿督温永文	4	0	31	拿督林建成	0	4
6	拿督庄厥成硕士	4	0	32	拿督许祥人	0	4
7	丹斯里拿督黄继樑	4	0	33	彭麗君	2	2
8	拿督骆荣伟律师	4	0	34	李炯良	4	0
9	拿督盛秀莲	4	0	35	拿督林嘉水	1	3
10	梁秀玉	4	0	36	黄婉君	3	1
11	王荣春	3	1	37	张凯名	1	3
12	拿督林界成	4	0	38	拿督毛继荣	4	0
13	李文義	4	0	39	拿督方春盛	0	4
14	黄智杰	4	0	40	骆文勇	4	0
15	張家聖	4	0	41	曾伟忠	4	0
16	拿督林智棟	3	1	42	宋盈妮	4	0
17	拿督林中进	2	2	43	卢柳茂	0	4
18	黄炎发	4	0	44	拿督斯里黄智绪	2	2
19	拿督吴咏气	2	2	45	拿督斯里黄赐兴	3	1
20	陈凌骏	4	0	46	拿督黄国旗	2	2
21	拿督林贵堂	3	1	47	陈以哲	4	0
22	拿督王洸顺	0	4	48	黄财荣	2	2
23	李瑜檳	2	2	49	庄国才	3	1
24	拿督尤瑞庆	0	4	50	陈建龍	3	1
25	江坤成	2	2	51	洪诗铭	3	1
26	拿督杨易盛	0	4				

2020年执行董事会议出席次数纪录

编号	董事姓名	出席	告假	编号	董事姓名	出席	告假
1	拿督斯里方炎华	9	2	11	李文義	11	0
2	拿督陈显裕律师	9	2	12	黄智杰	11	0
3	拿督温永文	10	1	13	張家聖	11	0
4	拿督庄厥成硕士	11	0	14	拿督林智棟	11	0
5	丹斯里拿督黄继樑	9	2		<u>受邀出席</u>		
6	拿督骆荣伟律师	9	2	15	丹斯里拿督斯里陈国平局绅	5	6
7	拿督盛秀莲	10	1	16	拿督斯里祝友成硕士	9	2
8	梁秀玉	9	2	17	李炯良	8	3
9	王荣春	8	3	18	李志豪	4	7
10	拿督林界成	11	0				

2020 年受封勋衔之会员

槟州元首阁下敦阿都拉曼阿巴斯 82 岁华诞封赐

DGPN 拿督斯里勋衔 : 拿督黄英福 拿督杨翼图 特许建筑师 拿督谢国培 拿督吴鏞富 拿督王国山	DJN 勋衔 : 王宝兴 王声尧 林荣华 黄和龙 陈翰威
DMPN 拿督勋衔 : 拿督李志煌 拿督黄才荣	PKT 勋衔 : 王声捷 邱蕙玲
DSPN 拿督勋衔 : 拿督林智棟 拿督毛继荣 黄清才 拿督陈睦来 郑宝真 洪杰生 李添财 骆泽扬	PJK 勋衔 : 陈国雄 吴浚明 PJM 勋衔 : 陈以哲 黄伟威

会员名额

截至 2020 年 12 月 31 日止商会会员名额

会员种类	永久/普通会员		总数
	永久会员	普通会员	
个人	133	240	373
商号/公司	275	281	556
商团	40	11	51
总数	448	532	980

2020 年出任公共机构代表

- 丹斯里拿督斯里陈国平局绅** : 马来西亚中华总商会名誉顾问
- 拿督斯里祝友成硕士** : 马来西亚中华总商会执行顾问
- 拿督斯里方炎华** : 马来西亚中华总商会副总会长
槟州各商会联合会委员
- 拿督陈显裕律师** : 马来西亚中华总商会法律组组员
槟州各商会联合会委员
- 拿督温永文** : 马来西亚中华总商会中央理事
马来西亚中华总商会青商团顾问
槟州各商会联合会委员
- 拿督庄厥成硕士** : 马来西亚中华总商会建筑、地产及基建咨询委员会组员
槟州各商会联合会委员
- 丹斯里拿督黄繼樑** : 马来西亚中华总商会建筑、地产及基建咨询委员会组员
槟州各商会联合会委员
- 拿督骆荣伟律师** : 马来西亚中华总商会会务组组员
马来西亚中华总商会建筑、地产及基建咨询委员会组员
槟州各商会联合会委员
- 拿督盛秀莲** : 马来西亚中华总商会财务策划组组员
- 梁秀玉** : 马来西亚中华总商会国民和谐及政府事务组组员
- 王荣春** : 马来西亚中华总商会数字经济组组员
- 拿督林界成** : 马来西亚中华总商会国际贸易及工业组组员
- 李文義** : 马来西亚中华总商会数字经济组组员
- 黄智杰** : 威省市议员
马来西亚中华总商会国际贸易及工业组组员
槟城港口咨询委员会正代表
槟城关税联络委员会委员
- 張家墾** : 马来西亚中华总商会商务及中小型企业组组员
- 拿督林智棟** : 马来西亚中华总商会人力资源组组员
- 黄炎发** : 马来西亚中华总商会中央理事
马来西亚中华总商会物流及交通咨询委员会顾问
皇家关税局全国咨询委员会委员

- 陈凌骏 : 马来西亚中华总商会青商团中央委员
- 李炯良 : 马来西亚中华总商会中央理事
马来西亚中华总商会青商团总团长
- 曾伟忠 : 马来西亚中华总商会法律组组长
- 宋盈妮 : 槟州市议员
马来西亚中华总商会国民和谐及政府事务组组长
- 王振权 : 马来西亚中华总商会青商团中央委员
- 吴汉源 : 马来西亚中华总商会青商团中央委员
- 黄子玮 : 马来西亚中华总商会青商团中央委员
- 陈子健 : 马来西亚中华总商会青商团中央委员
- 叶忠銛 : 马来西亚中华总商会青商团中央委员
- 梁凯威 : 马来西亚中华总商会青商团中央委员
- 蔡成伟 : 马来西亚中华总商会青商团中央委员
- 林昇吉 : 马来西亚中华总商会青商团中央委员
- 梁子彬 : 檳城港口咨询委员会副代表

各项会议召开次数

1. 常年会员大会	1次
2. 特别会员大会	1次
3. 董事会议	4次
4. 执行董事会议	11次
5. 产业发展、建筑及管理组会议	2次
6. 资讯工艺组会议	1次
7. 东盟自由贸易区商业发展组会议	1次
8. 青商团执委会议	9次

出国访问贸易代表团/国内访问代表团

1. 礼貌拜访槟城港务局主席周锦炎先生	2020年02月27日
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活动列项：讲座会/研讨会/培训营/说明会

1. 青商团资讯科技工作坊	2020年02月11日
2. 青商团直播分享槟城之光-“槟城名人你不懂的秘密”	2020年05月02日
3. 数码行销策略讲座会	2020年06月25日
4. 青商团招贤纳士 2.0 “加入我们，共创未来”讲座会	2020年07月18日
5. 与国家银行对话会	2020年07月24日
6. 槟中总青商团启动网络线上转型工作坊	2020年08月12日
7. “疫情中为我国经济把脉”讲座会	2020年08月19日
8. “为何您不选择当上市公司老板呢？”讲座会	2020年09月15日
9. 槟中总青商团成立国际讲演会	2020年09月24日

莅访本会之代表团/嘉宾

1. 马来西亚文化浸润项目：中国清华大学代表团莅访	2020年01月17日
2. 行政议员暨槟州旅游发展、古迹、文化及艺术委员会主席杨顺兴先生莅访	2020年02月17日
3. 槟城社会保险机构(SOSCO)执法部门主任莅访	2020年03月03日
4. 印尼驻槟城总领事莅访	2020年12月16日

2020 年度会务及活动报告

本会代表受委出任槟岛与威省市议员

本会执行董事黄智杰续任威省市议员及董事宋盈妮续任槟岛市议员，代表槟中总在市政厅发言及为槟州发展献力。他们的任期是从 2020 年 1 月 1 日至 12 月 31 日。

亲亲小溪浮罗 FUN

槟州中华总商会青商团于 2020 年 1 月 5 日(星期日)赞助如意之家的 18 位小朋友参与自然教室的大自然游学活动 – 亲亲小溪浮罗 FUN。此活动于当天上午 9 时在浮罗山背@慈慧园进行，这也是青商团第二次赞助如意之家的小朋友，希望小朋友们认识大自然、爱上大自然。

新春送温情 8.0

趁着新春到来之际，槟中总青商团于 2020 年 1 月 12 日(星期日)上午 8 时筹办第八届槟中总新春送温情。本会会长拿督斯里方炎华、副会长拿督温永文、董事、青商团执委及团员们一起集合在打枪铺露天停车场，再兵分多路到打枪铺组屋区、阿依淡、大英义学园等地逐户送上新年礼品。这次受惠的家庭共有 290 户，青商团希望尽绵薄之力，让这些家庭可以过个温暖、和谐、愉快的团圆夜及春节。

马来西亚文化浸润项目：中国清华大学代表团莅访

在马来西亚理工大学的安排下，中国清华大学学生在国际合作与交流处项目主管刘冬妮的带领下，一行 22 人于 2020 年 1 月 17 日(星期五)下午 2 时莅访槟中总，获得本会会长拿督斯里方炎华、署理会长拿督陈显裕律师、董事及青商团执委的接待。文化浸润项目是为了进一步加强清华学子对马来西亚国情及文化的深入了解，拓宽学生的国际化视野，引导学生关注“全球南方国家”的政治、历史、文化等相关问题。

青商团新春拜会报界媒体

在金鼠年来临之际，青商团团长李炯良于 2020 年 1 月 20 日(星期一)带领青商团执委及财神爷拜访檳城报界媒体，向全体职员拜个早年，把暖暖的新春祝福送给大家，并祝大家在新的一年里有“鼠”不尽的快乐与祝福，新年快乐！

财政部长林冠英与槟州中华总商会庚子年新春大团拜

财政部长林冠英与槟州中华总商会于 2020 年 1 月 25 日(正月初一)假 SETIA SPICE 国际会展中心举办庚子年新春大团拜。这也是槟中总第二次与财政部长联办新春大团拜。活动当天备有美味的佳肴，一系列丰富精彩的歌舞及文化表演，让出席者度过一个愉快的大年初一。

青商团资讯科技工作坊

继之前的网页设计工作坊，青商团于 2020 年 2 月 11 日(星期二)教导参与者关于搜索引擎优化(Search Engine Optimization)基础知识，学习搜索引擎的工作原理，创建对搜索引擎和用户都有用且可浏览的内容，即当用户搜索某个关键词时以排名的方式将相关网页呈现给用户。

行政议员暨槟州旅游发展、古迹、文化及艺术委员会主席杨顺兴莅访

行政议员暨槟州旅游发展、古迹、文化及艺术委员会主席杨顺兴于 2020 年 2 月 17 日(星期一)莅访槟中总，获得本会永久名誉会长丹斯里拿督斯里陈国平局绅、会长拿督斯里方炎华及执行董事的接待。

礼貌拜访槟城港务局主席周锦炎

槟中总执行董事、槟中总基本建设及公共设施组与槟州建筑暨材料商公会(金镇社)在本会副会长拿督庄厥成硕士及槟州建筑暨材料商公会会长暨槟中总基本建设及公共设施组主任拿督林智棟的带领下，于 2020 年 2 月 27 日(星期四)上午 11 时前往拜访槟城港务局主席周锦炎，了解槟城港务局未来的发展方向。

槟城社会保险机构(SOSCO)执法部门主任莅访

槟城社会保险机构(SOSCO)执法部门主任 Ms. Norlela Binti Aripin 于 2020 年 3 月 3 日(星期二)上午 11 时莅访本会，为本会执行董事讲解自雇人士保险计划。

齐心对抗新冠肺炎疫情

为响应槟州政府所推动的“槟城应对新冠肺炎”运动，槟中总在永久名誉会长丹斯里拿督斯里陈国平局绅的安排下，于 2020 年 4 月 3 日捐赠 10 万个三层式口罩给槟州政府，让州政府转交前线人员，以便前线人员可在拥有安全措施下奋勇抗击疫情。

此外，为响应中总号召全马会员商家参与防控疫情和筹募抗疫基金的行动，本会共捐献 RM200,000，以作为捐助添购急需的医疗设备及防护用品，以及医护工作者支援基金的用途。

槟中总首次举行执行董事&董事线上会议

为因应全国行动管制令以遏制新冠肺炎疫情蔓延，槟中总执行董事会及董事会分别于 2020 年 5 月 5 日(星期二)及 2020 年 5 月 22 日(星期五)首次通过 Zoom 视频召开线上会议。

青商团直播分享“槟城之光-槟城名人你不懂的秘密”

青商团通过脸书，直播分享“槟城之光 - 槟城名人你不懂的秘密”。首场分享是在 2020 年 5 月 2 日(星期六)，分享嘉宾是 UFCO Global 创始人/著名网络企业家艺人关丽婷及 POTV 创始人/歌手兼艺人企业家李俊颀。第二场是在 2020 年 5 月 6 日(星期三)，分享嘉宾是中总青商团全国总团长暨槟中总青商团团长李炯良和光华日报总编辑林松荣。最后一场则是在 2020 年 5 月 9 日(星期六)，分享嘉宾是词曲制作人伍家辉。

数码行销策略讲座会

近期大部分的人都在网上购物，行动管制令更加速我国迈入网购时代。数码商务具有成本低、高效益、方便快捷的特点。为响应全国复苏式行动管制令以遏制新冠肺炎疫情蔓延，槟中总商业、中小型企业及人力资源发展组于 2020 年 6 月 25 日(星期四)通过 Zoom 线上方式举办数码行销策略讲座会，邀请 eUsahawan 讲师察贤慧及杨才能教导出席者如何借助 Facebook 平台发展网络业务，提升销售，从而拉近与消费者的距离。当天共有 80 人参与线上教学。

青商团招贤纳士 2.0 “加入我们，共创未来”讲座会

青商团于 2020 年 7 月 18 日(星期六)晚上 8 时 30 分至 9 时 30 分通过面子书直播槟中总青商团招贤纳士讲座会 2.0，以广招更多的年轻人才一起加入青商团。青商团署理团长李志豪、财政黄子玮、自我提升小组组长黄玟豪及青商团执委刘劲祥与大家分享疫情肆虐各行各业，年轻人该选择创业还是寻找稳定的工作？当天约有 260 人在线聆听直播。

与国家银行对话会

为缓解受新冠肺炎疫情影响的企业和家庭负担，国家银行于 2020 年 4 月 1 日宣布提供 6 个月自动暂缓偿还贷款计划，惟该计划将于 9 月 30 日结束，槟州中华总商会、吉打中华总商会及玻璃市中华总商会于 2020 年 7 月 24 日(星期五)上午 10 时在陈国平厅与国家银行(Bank Negara Malaysia)进行对话会，探讨商家面对的问题及了解各家银行提供偿还贷款咨询的协助。出席者还包括信贷咨询与债务管理机构(AKPK)及各家银行代表。

槟中总青商团启动网络线上转型工作坊

由于受到新冠肺炎疫情的影响，很多人在行动管制令期间都居家办公。在这段期间，老板和员工只能使用通讯软体进行会议，其中 zoom 成为了最火红的选择。青商团于 2020 年 8 月 12 日(星期三)晚上 9 时通过 Zoom 线上举办青商团启动网络线上转型工作坊，与大家分享 2 个线上协助工具，即 Trello 和 Slack 软件，让大家可以在不同的地点规划个人或团队任务、团队沟通及共享文件，从而提升团队工作效率。

“疫情中为我国经济把脉”讲座会

槟中总东盟自由贸易区商业发展组于 2020 年 8 月 19 日(星期三)通过 ZOOM 线上方式举办“疫情中为我国经济把脉”讲座会，邀请 4 位来自不同领域的嘉宾，分别包括 CHK Consultancy Sdn Bhd 总经理庄学勤博士、世界不动产联盟(FIABCI)马来西亚分会前任主席倪川鹏、槟城进出口商公会会长黄清才及 Standard Chartered Bank 市场产品专员组长 Mr. Kevin Chan 与大家分享他们的见解与看法。分享课题涵盖产业发展的前景，对于进出口行业的见解、外汇市场当前和未来的展望、分析全球金融市场的趋势、当前的金融危机及新冠肺炎疫情在全球经济引发的蝴蝶效应。当天约有 50 人参与线上讲座。

“为何您不选择当上市公司老板呢？”讲座会

上市，对于不少企业家来说，是一辈子的奋斗梦想。许多中小型企业家往往不知道自己有权选择当上市公司老板的权利，因此而错过了上市的好时机。槟中总商业、中小型企业及人力资源发展组与丰顺有限公司(Finsource Sdn Bhd)于 2020 年 9 月 15 日(星期二)下午 3 时通过 Zoom 线上方式联办“为何您不选择当上市公司老板呢？”讲座会，并由马来西亚企业规划师暨 Finsource 创办人程志彬与大家分享上市的好处、上市板块的区别、上市的好时机及上市的步骤。当天约有 50 人参与线上讲座。

槟中总 2020 年度常年会员大会

本会于 2020 年 9 月 18 日(星期五)上午 11 时正在陈国平厅召开 2020 年常年会员大会。是日会员大会由会长拿督斯里方炎华主持。

大会一致通过确认覆准 2019 年 9 月 27 日前期会员大会议案、2019 年度常年报告书及 2019 年度经稽查之全年账目报告。是日大会也通过 7 项提案。

槟中总特别会员大会

本会于2020年9月18日(星期五)召开特别会员大会，提呈及批准修订本会章程第24条文“出席大会”。

大会主席方炎华阐释称，科技的进步提供了新工具，能让会议更容易进行以及更多人参与。在新型冠状病毒肺炎爆发而执行的行动管制令（MCO）和有条件行动管制令（CMCO）期间，科技在确保我们社会正常运作上是甚为重要且扮演举足轻重的角色。

因此，建议修改槟中总章程，允许槟中总会议通过任何科技或方式在超过一个地点举行，确保会员们的参与和贡献。

会议按修改章程之草案进行讨论后，一致接纳批准下列修订之条文：

条文	现有条文	修订条文
24(1)	个人会员须亲自出席大会	个人会员不可委任代表代出席大会。 如果大会是以在线方式进行，个人会员必须亲自参与在线会议。
24A	新条文	会议地点 1) 会长有权决定会议以实体方式或通过任何科技工具在线进行或是两者结合。 2) 如果会议是以在线方式进行，那么可以在超过一个地点举行，以允许参与者在会上行使其发言和投票的权利。 3) 如果会议是以在线方式进行，会议主席必须在主要的会议场地主持会议。

槟中总青商团成立国际讲演会&第一次例会

槟中总青商团正式成立国际讲演会，并于2020年9月24日(星期四)晚上8时至10时30分在槟中总大厦陈国平厅举行第一次例会，由槟中总青商团团团长李炯良主持开幕。成立国际讲演会最主要是为会员提供积极、互助的学习平台，让他们有机会磨练沟通和学习领导的技巧，进而增强自信并促进个人成长。

本分会的例会时间为每个月第一和第三个星期四晚上8时至10时30分，地点为槟中总大厦陈国平厅。

槟中总青商团国际讲演会 2020-2021 执委名单：

会长 : 马嫣苓
文教副会长 : 刘劲祥
会员副会长 : 李春晶
公关副会长 : 黄延玮
秘书 : 陈德荣
财政 : 骆宗益
礼宾司 : 黄家杰

收视财政预算案公布之现场直播

槟中总执行董事及经济、财务及税务组于 2020 年 11 月 6 日(星期五)下午 4 时, 在槟中总会议室收视财政部长公布国家财政预算案之现场直播, 并在财政部长宣布过后, 即对预算案作出评估及向报界发表意见, 以反映槟中总之观点和见解。全文如下:

槟州中华总商会形容 2021 年度国家财政预算案为非常时期的非常预算案, 基本上是一份大家意料中的预算案。

在这之前, 政府已经推出了 4 个总额高达 3,050 亿令吉的 PRIHATIN 和 PENJANA 的经济配套。而 2021 年度国家财政预算案基本上是延续上面的四个经济配套。

原本这个财政预算案应该是配合第 12 个五年大马计划而拟定的预算案, 是未来五年国家经济的起跑点, 可惜, 由于疫情的爆发而打乱整个国家, 乃至全世界的经济规划。这导致了政府只能专注于处理当前困境, 打出以“同心协力, 并肩制胜”为主题的预算案。

正如财长东姑扎夫鲁所形容, 2020 年对于全球来说是艰巨挑战的一年, 对于马来西亚来说也是“前所未有的危机”。因此, 2021 年财政预算案将着重于 3 个主要目标: 人民福祉、商业延续性及经济活动。槟中总认为政府锁定这三个主题是无厚非, 而且务实的作风。

这次的预算案, 基本上没有任何重大税务改变, 工商界也没有获得税务上的特别优惠。而所宣布的优惠基本上是针对性, 给予 B-40 及 M-40 群体的援助。我们欢迎受惠群体可以获得直接援助, 舒缓生活的困苦, 同时也可以刺激商业活动, 为商家带来一些收入。

槟中总在文告中特别强调: “我们非常欢迎财长在预算案中一次过宣布, 从 2021 年到 2025 年期间, 第一次购买 50 万令吉以下的房产者可以获得豁免印花税。这是一个非常正面和积极的决定, 可以带动房地产的持续发展。”

另外, 槟中总肯定政府为迁厂到马来西亚和进行新投资的特定厂商, 提供特别税率, 包括享有 10 年优惠税率。财长宣布这项措施将延长一年, 直到 2022 年 12 月 31 日为止。

因应疫情的发展趋势, 政府鼓励制药厂的投资给予税务的奖励, 政府也在同时认真看待医药旅游作为一项新的投资来源, 通过医药旅游理事会采取措施提高这个领域的竞争力。

最后, 对于 2021 财政预算案, 整体上而言, 槟州中华总商会认为这是一份可以被接受的预算案。我们恳切的希望建议中的各项惠民政策, 可以尽快落实。

槟中总慈善基金委员会特别会员大会

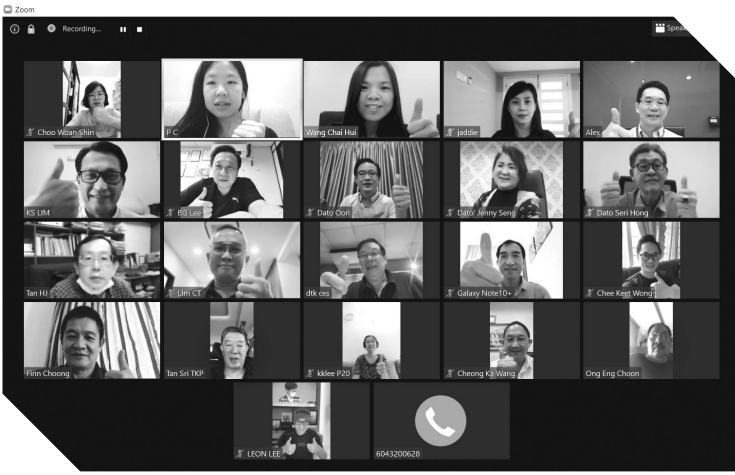
秉承遵守卫生部为了阻断新冠肺炎疫情传播而制定的标准作业程序, 以及社团注册局鼓励在这段期间以线上的方式举行会议, 从而避免任何形式的集会, 槟州中华总商会慈善基金委员会特别会员大会于 2020 年 12 月 1 日(星期二)中午 12 时通过 ZOOM 线上会议进行, 大会直播地点在槟中总大厦陈国平厅。

大会主席骆荣伟阐释称, 依据内陆税收局 2019 所得税法令第 44(6)条文新指南, 本会召开特别会员大会, 以提呈及批准修订本会章程第 3,5,6,7,9,11,16,17,18 条文。

尔后, 会议针对修改章程之草案进行讨论后, 一致接纳批准下列修订之条文:

条例	原有条例	建议修改
3. 会址	委员会会址设在檳城吉宁甲必丹路门牌 22 号，檳州华人大会议堂九楼之檳州中华总商会会所。	委员会会址设在檳城莱特街门牌 3 号，檳州中华总商会大厦之檳州中华总商会会所。
5. 会籍	(b) 任何马来西亚籍华人捐助至少 \$500.00 予本委员会基金，可依据上述(a)项条文所列程序，申请为本委员会一名赞助会员。	(b) 任何马来西亚籍华人捐助至少 RM 1,000.00 予本委员会基金，可依据上述(a)项条文所列程序，申请为本委员会一名赞助会员。
6. 会员大会	(a) 会员大会至少每二年召开一次，俾接纳常务委员对往年会务的报告及经稽查账目，并遴选常务委员及委任一名义务查账。	(a) 会员大会至少每三年召开一次，俾接纳常务委员对往年会务的报告及经稽查账目，并遴选常务委员及委任一名义务查账。
7. 常务委员会	(a) 常务委员会由 25 名成员组成，于每届常务委员会任满那年的会员大会选出。常务委员会包括： 正主席一名 副主席三名 正义务秘书一名 副义务秘书二名 正义务财政一名 副义务财政一名 公关二名 委员十四名 会员大会亦需委任一名常务会会员会之外的人士担任委员会义务查账。 全体委员及每位执行任务之高级职员必须为马来西亚公民。	(a) 常务委员会由 10 名成员组成，于每届常务委员会任满那年的会员大会选出。常务委员会包括： 正主席一名 副主席一名 正义务秘书一名 副义务秘书一名 正义务财政一名 副义务财政一名 委员四名 常务委员会 10 名成员当中必须有 30% 是非会员。 会员大会亦需委任一名常务会会员会之外的人士担任委员会义务查账。 全体常务委员必须是马来西亚公民。
7. 常务委员会	(b) 常务委员任期为两年，连选得连任。	(b) 常务委员任期为三年，连选得连任。
7. 常务委员会	(d) 召开常务委员会议须于三日前发通告。	(d) 召开常务委员会议须于三日前发通告，通告可以以书面或是以电邮通知。
7. 常务委员会	(e) 无	(e) 常务委员的任何空缺，可以由常务委员会开会通过委任适当人选填补相关空缺。

<p>9. 职权及任务</p>	<p>正主席主持所有会议，倘正主席缺勤，则由其中一位副主席代行其职务。正义务秘书处理委员会的一切事务，包括执行一切议决案。</p> <p>副义务秘书协助正义务秘书处理其职务，倘正义务秘书缺勤，则由其中一名副义务秘书代行其职务。</p>	<p>正主席主持所有会议，倘正主席缺勤，则由副主席代行其职务。正义务秘书处理委员会的一切事务，包括执行一切议决案。</p> <p>副义务秘书协助正义务秘书处理其职务，倘正义务秘书缺勤，则由副义务秘书代行其职务。</p>
<p>11. 审查小组</p>	<p>委员会设立两审查小组，个别处理申请救济金及奖、贷学金事宜：</p> <p>(a) 由常务委员会的成员中委任三名委员组成一审查小组，负责审查救济的申请，并推荐给常务委员会裁决。</p> <p>(b) 由常务委员会委任数位文教界人士另组一审查小组，负责审查奖、贷学金的申请，并推荐给常务委员会裁决。</p>	<p>工作小组</p> <p>委员会可以设立多个小组，处理申请救济金及奖、贷学金及其他关于委员会事务的工作，并推荐给常务委员会通过执行。</p>
<p>新条例</p>		
<p>16. 产业</p>		<p>(a) 委员会之所有不动产得在本会注册名下注册</p> <p>(b) 所有有关处理委员会不动产之法律文件得由本会会长、义务秘书和义务财政联名签署，其法定身份须有社团注册官以证书证明并以本会印章签盖方为有效。</p>
<p>17. 售卖或抵押不动产</p>		<p>委员会所有不动产，除非经过专为此事而召开之特别会员大会讨论，并得四份之三出席会议之会员同意，否则信理员不得售卖、托付、转让、抵押或过户所保管之产业。</p>
<p>18. 修改章程</p>		<p>委员会章程须经社团注册官批准后施行。只有会员大会会有权修改或增添章程条文，一切修改或增添条文须经社团注册官批准后，方为有效。</p>



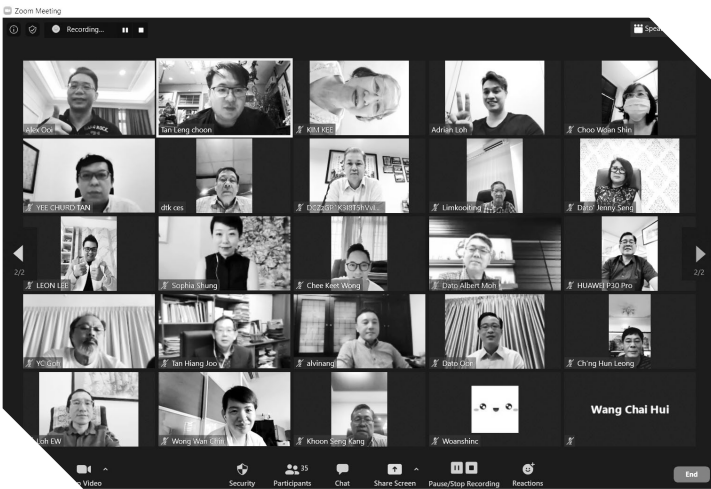
05/05/2020

槟中总首次执行董事线上会议
1st Zoom Meeting of Executive Committee



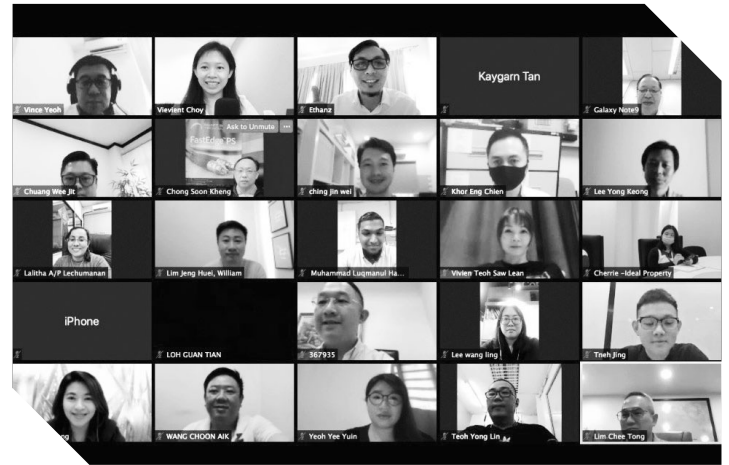
22/05/2020

槟中总首次董事线上会议
1st Zoom Meeting of General Committee



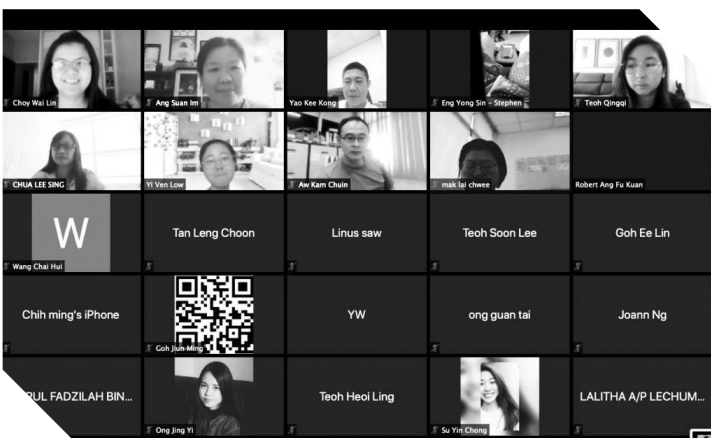
22/05/2020

槟中总首次董事线上会议
1st Zoom Meeting of General Committee



25/06/2020

数码行销策略讲座会
eUsahawan Digital Marketing Training



25/06/2020

数码行销策略讲座会
eUsahawan Digital Marketing Training



24/07/2020

与国家银行对话会
Dialogue with Bank Negara Malaysia



05/01/2020

亲亲小溪浮罗FUN
Balik Pulau River Education Program



12/01/2020

新春送温情8.0
PCCC "Delivery of Heartwarming Festive Gift 8.0"



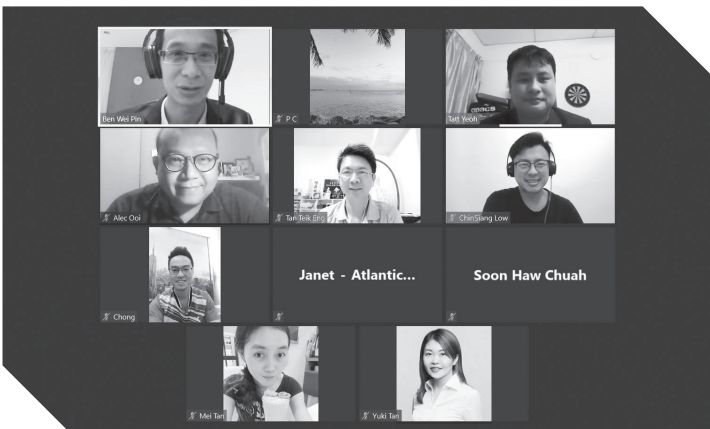
02/05/2020; 06/05/2020; 09/05/2020

青商团直播分享“檳城之光-檳城名人你不懂的秘密”
PCCC YES Facebook Live



18/07/2020

青商团招贤纳士2.0“加入我们，共创未来”讲座会
YES Recruitment Campaign 2.0 "Join Us To Create A Brighter Future"



12/08/2020

檳中总青商团启动网络线上转型工作坊
YES Network Online Transformation Workshop



24/09/2020

檳中总青商团成立国际讲演会&第一次例会
Establishment of PCCC YES Toastmasters Club & 1st Meeting

槟中总慈善基金会会员大会

槟州中华总商会慈善基金会于 2020 年 12 月 1 日(星期二)中午 12 时 30 分通过 ZOOM 召开会员大会，是日大会由主席拿督骆荣伟律师主持。

大会一致通过确认覆准 2018 年 10 月 19 日会员大会议案，2018 年度及 2019 年度会务报告及全年账目月结表。会议也按章程 7(a)条文，提名选举 2020-2022 年度常务委员会，并最终在一致同意下，通过保留原有常务委员会阵容。

大会主席拿督骆荣伟在致词时表示，当天是两年一度的会员大会，他感谢大家的出席，使到会议顺利举行。回顾过去两年，慈善基金委员会的财务状况处于稳健的水平。在过去两年来，委员会所保管的基金共有 15 个，累积母金三百余万元。

他披露：“我们从 2005 年开始，每年都颁发大学奖励金予成绩优秀的准大学生。去年我们发出了 30 份奖励金予成绩优秀的学生，而今年我们则发出了 17 份。我们将秉承过去的一贯方针，继续进行慈善教育活动。”

印尼驻槟总领事莅访

印尼驻槟总领事 Mr. Bapak Bambang Suhartoz、经济领事 Bapak Kiki Tjahjo Kusprobowo 和 Ibu Asri Purnama Dewi 于 2020 年 12 月 16 日(星期三)上午 10 时 30 分莅访本会，获得本会会长拿督斯里方炎华及执行董事的接待。

2020 GENERAL COMMITTEE

Life Honorary President	: Tan Sri Dato' Seri Tan Kok Ping, JP
Executive Advisor	: Dato' Seri Choot Ewe Seng
President	: Dato' Seri Hong Yeam Wah
Deputy President	: Datuk Tan Hiang Joo
Vice-Presidents	: Dato' Oon Weng Boon Dato' Finn Choong Khuat Seng Tan Sri Datuk Alex Ooi Kee Liang
Honorary Secretary	: Dato' Loh Eng Wee
Honorary Treasurer	: Dato' Seng Siew Lean, Jenny
Public Officer	: Leong Siew Geok, Jaddie
Honorary Auditor	: Dato' Lim Tiong Chin
Executive Committee	: Ong Eng Choon
Members	: Dato' Lim Kai Seng Lee Boon Ghee Wong Chee Keet Cheong Ka Wang Dato' Lim Chee Tong

General Committee Members:

Wong Yim Fatt
Dato' Ir. Goh Yong Chee
Tan Leng Choon
Dato' Lim Kooi Ting
Dato' Rickson Ong Seng Soon
Lee Joo Ping
Dato' Ewe Swee Kheng
Kang Khoon Seng
Dato' Yeoh Yih Sean
Dato' Sri Chin Kok Wah
Dato' Seri Ooi Eng Hock (MKT Marketing Sdn. Bhd.)
Dato' Choo Beng Kai, JP (Masmeyer Holdings Sdn. Bhd.)
Dato' Ch'ng Hun Leong
Dato' Lim Kean Seng
Dato' Khor Siang Gin
Phang Li Koon
Lee Toong Leon
Dato' Seri Lim Cheah Chooi
Wong Wan Chin
Teoh Hai Bim
Dato' Moh See Eng, Albert
Dato' H'ng Choon Seng
Loh Boon Yong, Adrian
Chen Wooi Teong, David
Shung Yin Ni, Sophia
Loh Liew Mao (Porcelain Traders Association)
Dato' Seri Ng Tee Soo (Penang Importers & Exporters Association)
Dato' Seri Ooi Soo Hing
(North Peninsular (M) Foodstuffs And Toys Merchants' Association)
Dato' Ooi Kok Kee (Penang Electrical Merchants' Association)
Tan Yee Churd
(Penang Master Builders & Building Materials Dealers Association)
Ng Chye Weng (Radio Traders Association of Penang & P.W.)
Ch'ng Kok Chye
(Penang Hardware And Machinery Merchants Association)
Tan Kean Leng
(Penang Industrialist Air-Conditioning & Refrigeration Association)
Ang See Ming
(Malaysian Plastic Manufacturers Association Northern Branch)

2020 EXECUTIVE COMMITTEE

President	: Dato' Seri Hong Yeam Wah
Deputy President	: Datuk Tan Hiang Joo
Vice-Presidents	: Dato' Oon Weng Boon Dato' Finn Choong Khuat Seng Tan Sri Datuk Alex Ooi Kee Liang
Honorary Secretary	: Dato' Loh Eng Wee
Honorary Treasurer	: Dato' Seng Siew Lean
Public Officer	: Leong Siew Geok
Executive Committee	: Ong Eng Choon
Members	: Dato' Lim Kai Seng Lee Boon Ghee Wong Chee Keet Cheong Ka Wang Dato' Lim Chee Tong

By Invitation

Life Honorary President	: Tan Sri Dato' Seri Tan Kok Ping
Executive Advisor	: Dato' Seri Choot Ewe Seng
Chairman of YES	: Lee Toong Leon
Deputy Chairman of YES	: Lee Chee How

TRUSTEES

Dato' Seri Choot Ching Khoon, JP
Dato' Loh Keng Chong, JP
Tan Sri Dato' Seri Tan Kok Ping, JP
Tan Sri Dato' Low Hock Peng
Dato' Lee Ah Hoe, JP
Dato' Chua Chuan Teong
Dato' Seri Choot Ewe Seng

2020 WORKING COMMITTEES

ASEAN - FTA Business Development Committee

Convenor Dato' Lim Kai Seng
Deputy Convenor Dato' Ooi Cheng Chye
Members Dato' Saw Lip Khai
 Dato' Terrence Lim Tek Lin
 Andy Yeong Hee Chin
 Jeffrey Cheng Boon Leng
 Tan Hock Kheng
 Dr. Ch'ng Huck Khoon
 James Ang Kean Kok
 Lim Aun Ghee

Economics, Finance & Taxation Committee

Convenor Ong Eng Choon
Deputy Convenor Tan Leong Theng
Members Koay Theam Hock
 Quah Sin Hor
 Lee Boon Ghee

Infrastructure & Public Facilities Committee

Convenor Dato' Lim Chee Tong
Deputy Convenor Dato' Goh Teng Whoo
Members Tan Kia Lock
 Yeow Ah Choy
 Tan Yee Churd
 Jeffery Koay Kai Chin
 Tan Chee Teong
 Chong Kok Choong
 Paul Phor Chi Wei
 Ting Chek Choon

Transport, Logistics & Customs Committee

Convenor Wong Chee Keet
Deputy Convenor Lee Chor Min
Members Chew Beng Hong
 Lee Hong Hin
 Tevin Lim Eng Kwong
 Lew Sek Kee
 Chang Kah Loon
 Tan Chee Teong
 Chen Wooi Teong, David
 Alan Neoh Choo Pin

PCCC Newsletter Publication Committee

Convenor Datuk Tan Hiang Joo
Deputy Convenor Dato' Tean Kok Pin
Members Dr. Chow Yong Neng
 Neou Wee Ping
 Lim Beng Wah

Information Technology Committee

Convenor Lee Boon Ghee
Deputy Convenor Loh Boon Yong, Adrian
Members Wong Hin Leong, Francis
 Yap Tee Kian, Brandon
 Tan Chee Kean, Chris
 Voon Kooi Wong, Clifford
 Lee Peng Cheong
 Lee Hock Peng
 Tan Beng Shang
 Lee Kah Chye

Business, SMEs & Human Resource Development Committee

Advisor Dato' Seng Siew Lean
Convenor Cheong Ka Wang
Deputy Convenor Shung Yin Ni, Sophia
Members Phang Li Koon
 Ng Eng Siong
 Tan Teik Eng
 Charmaine Tan Shwu Fen
 Lim Hui Huang
 Yeoh Sew Jin
 Tai Chun Loong
 Goh Hun Guan

Property Development, Construction & Management Committee

Advisors Tan Sri Dato' Seri Tan Kok Ping, JP
 Dato' Seri Choot Ewe Seng
 Dato' Seri Hong Yeam Wah
Convenor Dato' Finn Choong Khuat Seng
Deputy Convenor Tan Sri Datuk Alex Ooi Kee Liang
Honorary Secretary Dato' Loh Eng Wee
Honorary Treasurer Dato' Seng Siew Lean

Public Officer cum Education Dato' Khor Siang Gin

Development Division

Head Dato' Lim Kean Seng
Deputy Head I Dato' Manokharan Murly
Deputy Head II Dato' Yeoh Yih Sean

Construction Division

Head Dato' Lim Chee Tong

Building Materials Division

Head Dato' Lim Kai Seng

Property Management Division

Head Lee Toong Leon
Deputy Head Chen Wooi Teong, David

Property Services Division

Head Daniel Low Beng Seng
Deputy Head Loh Boon Yong, Adrian

SMEs Division

Head Priscilla Dawson
Deputy Head Cheong Ka Wang

Heritage & Tourism Division

Head Sr. Michael Geh Thuan Peng
Deputy Head I Ong Ban Seang (passed away on 20 Jan 2020)
Deputy Head II Syed Aidid Bin Syed Mohamad

Local Government Division

Head Dato' Dr. Goh Ban Lee
Deputy Head Tan Hun Wooi

PCCC Property Management Committee

Convenor Leong Siew Geok, Jaddie
Members Tan Eng Keong, Danny
 Ar. Chong Kok Choong
 Lim Yen Siang
 Tan Yee Churd
 Ng Chun Ming, Eddie
 Dato' Ang Jek Seng, Jessen
 Neoh Kee Cheng

AD HOC COMMITTEES / YOUNG ENTREPRENEUR SECTION 2020

Penang Economic Development Research Committee

Convenor Committee	Tan Sri Dato' Seri Tan Kok Ping, JP Dato' Seri Choot Ewe Seng Dato' Seri Hong Yeam Wah
Members	Datuk Tan Hiang Joo Dato' Oon Weng Boon Ong Eng Choon

Disciplinary Committee

Convenor	Datuk Tan Hiang Joo
Deputy Convenor Committee	Dato' Oon Weng Boon Dato' Chua Chuan Teong
Members	Lee Joo Ping Dato' Loh Eng Wee

Rules & Constitution Revision Committee

Convenor	Datuk Tan Hiang Joo
Deputy Convenor Committee	Dato' Loh Eng Wee Wong Yim Fatt
Members	Dato' Chua Chuan Teong Dato' Lee Ah Hoe, JP Dato' Tean Kok Pin Lee Yoke Khay

Young Entrepreneur Section

Advisor	Tan Sri Dato' Seri Tan Kok Ping, JP Dato' Seri Choot Ewe Seng Dato' Seri Hong Yeam Wah Dato' Oon Weng Boon	
Chairman	Lee Toong Leon	
Deputy Chairman	Lee Chee How	
Vice Chairman	Lew Sek Kee Ong Yu Shin Ong Jenn Chyuan	
Secretary	Tan Teik Eng	
Deputy Secretary	Goh Hun Guan	
Treasurer	Derick Ooi Tze Wei	
Auditor Committee	Tan Chee Kean Ooi Chee Keong	Ooi Boon Liang
Members	Choo Hooi Chin Tai Chun Loong Koh Kok Khim Ooi Boon Hao Tan Cia Ming Lee Choon Chin Chan Jun Jie Jeffery Koay Kai Chin Ma Yan Ning Yeap Chong Keat Cheang Sian Toh Tan Yit Sing Ooi Kean Lee Melvin Lim Hwa Aik	Soon Suang Woo David Tan Wei Hua Ch'ng Pik Siang Soh Chee Wei Benson Neoh Kah Wei Eric Tiw Haojie Chuah Jin Hock Choo Kok Ping Loh Cheong Aik H'ng Zhi Jie Tan Poh See Lee Chun Seng Neoh Gim Khoon Low Chin Siang

ATTENDANCE RECORD OF GENERAL COMMITTEE MEETINGS 2020

No	Name	P	L	No	Name	P	L
1	Tan Sri Dato' Seri Tan Kok Ping, JP	3	1	27	Dato' Sri Chin Kok Wah	2	2
2	Dato' Seri Choot Ewe Seng	4	0	28	Dato' Seri Ooi Eng Hock	2	2
3	Dato' Seri Hong Yeam Wah	4	0	29	Dato' Choo Beng Kai, JP	0	4
4	Datuk Tan Hiang Joo	4	0	30	Dato' Ch'ng Hun Leong	1	3
5	Dato' Oon Weng Boon	4	0	31	Dato' Lim Kean Seng	0	4
6	Dato' Finn Choong Khuat Seng	4	0	32	Dato' Khor Siang Gin	0	4
7	Tan Sri Datuk Alex Ooi Kee Liang	4	0	33	Phang Li Koon	2	2
8	Dato' Loh Eng Wee	4	0	34	Lee Toong Leon	4	0
9	Dato' Seng Siew Lean	4	0	35	Dato' Seri Lim Cheah Chooi	1	3
10	Leong Siew Geok	4	0	36	Wong Wan Chin	3	1
11	Ong Eng Choon	3	1	37	Teoh Hai Bim	1	3
12	Dato' Lim Kai Seng	4	0	38	Dato' Moh See Eng, Albert	4	0
13	Lee Boon Ghee	4	0	39	Dato' H'ng Choon Seng	0	4
14	Wong Chee Keet	4	0	40	Loh Boon Yong, Adrian	4	0
15	Cheong Ka Wang	4	0	41	Chen Wooi Teong, David	4	0
16	Dato' Lim Chee Tong	3	1	42	Shung Yin Ni, Sophia	4	0
17	Dato' Lim Tiong Chin	2	2	43	Loh Liew Mao	0	4
18	Wong Yim Fatt	4	0	44	Dato' Seri Ng Tee Soo	2	2
19	Dato' Ir. Goh Yong Chee	2	2	45	Dato' Seri Ooi Soo Hing	3	1
20	Tan Leng Choon	4	0	46	Dato' Ooi Kok Kee	2	2
21	Dato' Lim Kooi Ting	3	1	47	Tan Yee Churd	4	0
22	Dato' Rickson Ong Seng Soon	0	4	48	Ng Chye Weng	2	2
23	Lee Joo Ping	2	2	49	Ch'ng Kok Chye	3	1
24	Dato' Ewe Swee Kheng	0	4	50	Tan Kean Leng	3	1
25	Kang Khoon Seng	2	2	51	Ang See Ming	3	1
26	Dato' Yeoh Yih Sean	0	4				

ATTENDANCE RECORD OF EXECUTIVE COMMITTEE MEETINGS 2020

No	Name	P	L	No	Name	P	L
1	Dato' Seri Hong Yeam Wah	9	2	11	Lee Boon Ghee	11	0
2	Datuk Tan Hiang Joo	9	2	12	Wong Chee Keet	11	0
3	Dato' Oon Weng Boon	10	1	13	Cheong Ka Wang	11	0
4	Dato' Finn Choong Khuat Seng	11	0	14	Dato' Lim Chee Tong	11	0
5	Tan Sri Datuk Alex Ooi Kee Liang	9	2		<u>By Invitation</u>		
6	Dato' Loh Eng Wee	9	2	15	Tan Sri Dato' Seri Tan Kok Ping, JP	5	6
7	Dato' Seng Siew Lean	10	1	16	Dato' Seri Choot Ewe Seng	9	2
8	Leong Siew Geok	9	2	17	Lee Toong Leon	8	3
9	Ong Eng Choon	8	3	18	Lee Chee How	4	7
10	Dato' Lim Kai Seng	11	0				

P= Present L= On leave

LIST OF MEMBERS CONFERRED WITH MERITORIOUS AWARDS YEAR 2020

Hari Keputeraan Yang ke-82 Yang di-Pertua Negeri Pulau Pinang TYT Tun Dato' Seri Utama Haji Abdul Rahman Bin Haji Abbas

<p>DGPN : Dato' Ooi Eng Hock Dato' Ar. Jong East Full Dato' Siah Kok Poay Dato' Goh Eng Hoe Dato' Ong Kok Sun</p>	<p>DJN : Ong Poh Hin Ong Seng Yow Lim Eng Wah Ooi Hoe Leng Tan Hun Wooi</p>
<p>DMPN : Dato' Lee Chee Wong Dato' Ng Chai Eng</p>	<p>PKT : Ong Seng Chieh Khoo Chye Leng</p>
<p>DSPN : Dato' Lim Chee Tong Dato' Moh See Eng Ooi Cheng Chye Dato' Tan Buck Lai Teoh Poh Tin Ang Jek Seng Lee Thian Chai Loh Chiak Eong</p>	<p>PJK : Chan Kok Hong Goh Jiun Ming</p> <p>PJM : Tan Yee Churd Ng Wuoi Uoi</p>

MEMBERSHIP COMPOSITION

As at 31/12/2020

Membership Category	Membership Type		Total
	Life	Ordinary	
Individual	133	240	373
Commercial Firm	275	281	556
Commercial Association	40	11	51
Total	448	532	980

CHAMBER'S REPRESENTATIVES ON PUBLIC BODIES IN YEAR 2020

Tan Sri Dato' Seri Tan Kok Ping	Honorary Adviser of ACCCIM
Dato' Seri Choot Ewe Seng	Executive Advisor of ACCCIM
Dato' Seri Hong Yeam Wah	Vice-President of ACCCIM Member of Penang Joint Chambers of Commerce
Datuk Tan Hiang Joo	Member of ACCCIM Legal Affairs Committee Member of Penang Joint Chambers of Commerce
Dato' Oon Weng Boon	National Council Member of ACCCIM Advisor of ACCCIM Young Entrepreneurs Committee Member of Penang Joint Chambers of Commerce
Dato' Finn Choong Khuat Seng	Member of ACCCIM Construction, Property & Infrastructure Committee Member of Penang Joint Chambers of Commerce
Tan Sri Datuk Alex Ooi Kee Liang	Member of ACCCIM Construction, Property & Infrastructure Committee Member of Penang Joint Chambers of Commerce
Dato' Loh Eng Wee	Member of ACCCIM Affairs Committee Member of ACCCIM Construction, Property and Infrastructure Committee Member of Penang Joint Chambers of Commerce
Dato' Seng Siew Lean	Member of ACCCIM Finance and Planning Committee
Leong Siew Geok, Jaddie	Member of ACCCIM National Harmony and Government Affairs Committee
Ong Eng Choon	Member of ACCCIM Digital Economy Committee
Dato' Lim Kai Seng	Member of ACCCIM International Trade and Industry Committee
Lee Boon Ghee	Member of ACCCIM Digital Economy Committee
Wong Chee Keat	MBSP Councilor Member of ACCCIM International Trade and Industry Committee Substantive Member of PPC Consultative Committee Member of Penang Customs Liaison Committee
Cheong Ka Wang	Member of ACCCIM Commerce and SMEs Committee
Dato' Lim Chee Tong	Member of ACCCIM Human Resources Committee
Wong Yim Fatt	National Council Member of ACCCIM Advisor of ACCCIM Logistics and Transport Consultative Committee Member of Royal Customs Department - Private Sector Consultative Panel
Tan Leng Choon	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Lee Toong Leon	National Council Member of ACCCIM Chairman of ACCCIM Young Entrepreneurs Committee
Chen Wooi Teong	Member of ACCCIM Legal Affairs Committee
Shung Yin Ni	MBPP Councilor Member of ACCCIM National Harmony and Government Affairs Committee
Ong Jenn Chyuan	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Goh Hun Guan	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Derick Ooi Tze Wei	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Tan Chee Kean	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Yeap Chong Keat	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Benson Neoh Kah Wei	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Chua Seng Wai	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Eric Lim Seng Keat	Central Committee Member of ACCCIM Young Entrepreneurs Committee
Neoh Choo Pin	Alternate Member of PPC Consultative Committee

NUMBER OF MEETINGS

1.	Annual General Meeting	1
2.	Special General Meeting	1
3.	General Committee Meeting	4
4.	Executive Committee Meeting	11
5.	Property Development, Construction & Management Committee Meeting	2
6.	Information Technology Committee Meeting	1
7.	ASEAN-FTA Business Development Committee Meeting	1
8.	Young Entrepreneur Section (YES) Meeting	9

CHAMBER'S MISSION ABROAD / PCCC DELEGATION AT HOME

1.	Courtesy Visit to Mr. Jeffrey Chew Gim Ean, Chairman of Penang Port Commission	27.02.2020
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SEMINAR / TRAINING COURSE

1.	YES IT Workshop	11.02.2020
2.	PCCC YES Facebook Live	02.05.2020
3.	eUsahawan Digital Marketing Training	25.06.2020
4.	YES Recruitment Campaign 2.0 "Join Us To Create A Brighter Future"	18.07.2020
5.	Dialogue with Bank Negara Malaysia	24.07.2020
6.	YES Network Online Transformation Workshop	12.08.2020
7.	Get Ready for the Global Financial / Health Crisis & Understand Covid-19 Butterfly Effect	19.08.2020
8.	Seminar on "Why don't you choose to be the Boss of Listed Company ?"	15.09.2020
9.	Establishment of PCCC YES Toastmasters Club	24.09.2020

VISIT OF TRADE DELEGATION/REPRESENTATIVES TO THE CHAMBER

NO.	ACTIVITIES	DATE
1.	Malaysia Culture Immersion Program: Courtesy Call by Delegation of Tsinghua University, China	17.01.2020
2.	Courtesy Call by YB Yeoh Soon Hin, Penang State Exco For Tourism Development, Arts, Culture And Heritage	17.02.2020
3.	Courtesy Call by Department Head of Enforcement, Social Security Organization (SOCISO), Penang	03.03.2020
4.	Courtesy Call by Consul General of The Republic of Indonesia in Penang	16.12.2020

EVENTS AND ACTIVITIES IN YEAR 2020

PCCC Representatives Appointed as MBPP and MBSP Councilors

PCCC Executive Committee Member Mr. Wong Chee Keet and PCCC General Committee Member Ms. Shung Yin Ni, Sophia were retained as MBSP Councilor and MBPP Councilor respectively. They represented the Chamber to voice our opinions and contribute to Penang's development. Their term of office was from 1-1-2020 to 31-12-2020.

Balik Pulau River Education Program

YES had sponsored 18 children from Ru Yi Home to participate in a Nature Classroom on Sunday, 5 January 2020 at 9am at Balik Pulau. This was also the 2nd time YES sponsored Ru Yi Home's event. YES hoped the children could acquaint with the beauty in nature.

PCCC "Delivery of Heartwarming Festive Gift 8.0"

PCCC Young Entrepreneur Section (YES) organized a "Delivery of Heartwarming Festive Gift 8.0" on 12 January 2020 (Sunday). PCCC President Dato' Seri Hong Yeam Wah, Vice-President Dato' Oon Weng Boon, PCCC General Committee, YES Committee and YES members gathered at open-air car park of Padang Tembak and delivered festive gifts to the underprivileged families from door to door at Padang Tembak area, Air Itam, Free School etc. A total of 290 families benefited from this event and PCCC YES hoped to make a modest contribution to help these families to have a warm, harmonious and happy Chinese New Year Festival.

Malaysia Culture Immersion Program: Courtesy Call by Delegation of Tsinghua University, China

Under the arrangement of University of Science Malaysia, a total of 22 students from Tsinghua University, China led by Ms. Liu Dongni, Program Manager, Study Abroad, Office of International Cooperation and Exchange paid a courtesy visit to PCCC on Friday, 17 January 2020 at 2pm. They were warmly welcomed by PCCC President Dato' Seri Hong Yeam Wah, Deputy President Datuk Tan Hiang Joo, General Committee and YES Committee. The purpose of the Malaysia Culture Immersion Program was aimed to further enhance the understanding of Tsinghua students to Malaysia and its culture as well as broaden their international perspectives. Besides, it would draw the attention of the students towards Global South's politics, history, culture and other related subjects.

PCCC YES Courtesy Visit to Press Media

On the occasion of the year of the Rat 2020, PCCC YES Chairman Lee Toong Leon led a YES delegation and God of Wealth to pay a courtesy visit to press media in Penang on Monday, 20 January 2020. They sent a warm blessing to everyone and wishing everyone a year fully loaded with happiness, happy new year!

2020 Chinese New Year Open House With Minister of Finance YB Lim Guan Eng & Penang Chinese Chamber of Commerce

The Minister of Finance YB Mr. Lim Guan Eng and PCCC jointly organized the 2020 Chinese New Year Open House on Saturday, 25 January 2020 at Setia Spice Convention Center. This was the second time PCCC and the Finance Minister jointly celebrated the Chinese New Year Open House. There was a free buffet, a variety of performances including singing, dancing and cultural performances for guests to enjoy.

YES IT Workshop

Following the previous website setup workshop, PCCC YES shared the basic topic of Search Engine Optimization (SEO) with the participants on Tuesday, 11 February 2020. The participants would learn how the search engines work and how to create content that was useful and accessible to both search engines and users, i.e. to present relevant web pages to users in a ranking format when they search for a keyword.

Courtesy Call by YB Mr. Yeoh Soon Hin, Penang State Exco For Tourism Development, Arts, Culture And Heritage

YB Mr. Yeoh Soon Hin, Penang State Exco for Tourism Development, Arts, Culture and Heritage paid a courtesy visit to PCCC on Monday, 17 February 2020. He was welcomed by PCCC Life Honorary President Tan Sri Dato' Seri Tan Kok Ping, President Dato' Seri Hong Yeam Wah and Executive Committee Members.

Courtesy Visit to Mr. Jeffrey Chew Gim Ean, Chairman of Penang Port Commission

PCCC Executive Committee, PCCC Infrastructure & Public Facilities Committee, Penang Master Builders & Building Materials Dealers Association (PMBBMDA) members led by PCCC Vice-President Dato' Finn Choong Khuat Seng and PMBBMDA President cum Convenor of PCCC Infrastructure & Public Facilities Committee Dato' Lim Chee Tong paid a courtesy visit to Mr. Jeffrey Chew Gim Ean, Chairman of Penang Port Commission on Thursday, 27 February 2020 at 11am. The objective of the visit was to know more about the development plan of Penang Port Commission.

Courtesy Call by Department Head of Enforcement, Social Security Organization (SOCSO), Penang

The Social Security Organization (SOCSO) Enforcement Division Head Ms. Norlela Binti Aripin paid a courtesy visit to PCCC on Tuesday, 3 March 2020 at 11am in order to give a briefing on self-employment social security scheme to PCCC Executive Committee Members.

Fight Against Covid-19 Pandemic

In response to the "Penang Lawan Covid-19" campaign launched by Penang State Government and under the arrangement of Life Honorary President Tan Sri Dato' Seri Tan Kok Ping, PCCC donated 100,000 pieces three layers surgical mask to the Penang State Government on 3 April 2020 in order to distribute the face masks to the medical frontliners in the state.

Besides, in response to ACCCIM's call for monetary contributions to support the fight against the Covid-19 virus health crisis, PCCC donated RM200,000 to ACCCIM. The fund would be used to buy urgently needed medical equipment, protective equipment and as a support fund for the Covid-19 Healthcare Workers.

1st Zoom Meeting of Executive Committee & General Committee

In response to the Malaysia Government's Movement Control Order (MCO) in order to contain the spread of Covid-19 virus, PCCC Executive Committee and General Committee held the first online meeting via Zoom video conferencing on Tuesday, 5 May 2020 and Friday, 22 May 2020 respectively.

PCCC YES Facebook Live

PCCC YES organized a Facebook Live and invited Penang Celebrities to share their secrets with the members. The first sharing was on Saturday, 2 May 2020 and the guests were Ms. Christina Kuan, Founder of UFCO Global and Mr. Victor Lee, Founder of POTV. The second sharing session was on Wednesday, 6 May 2020 and the guests were Mr. Lee Toong Leon, ACCCIM YEC Chairman cum PCCC YES Chairman and Mr. Lim Seong Eng, the Chief Editor of Kwong Wah Yit Poh. The last session was on Saturday, 9 May 2020 and the invited guest was singer-songwriter Mr. Wu Jia Hui.

eUsahawan Digital Marketing Training

Recently, majority of Malaysian were making the shift to online shopping and the Malaysia Movement Control Order (MCO) had accelerated the country move to the online shopping era. Digital E-Commerce was cost effective, efficient, convenient and fast. In response to the Malaysia Government's Recovery Movement Control Order (RMCO) in order to contain the spread of Covid-19 virus, PCCC Business, SMEs & Human Resource Development Committee organized an eUsahawan Digital Marketing Training via zoom video conference on Thursday, 25 June 2020. The training invited eUsahawan Certified Trainer Ms. Vievient Choy and Mr. Vince Yeoh to teach the participants on how to use the Facebook platform to develop online business, increase sales and get closer to the consumer. 80 persons attended the online class during the day.

YES Recruitment Campaign 2.0 “Join Us To Create A Brighter Future”

YES organized a recruitment campaign 2.0 “Join Us to Create a Brighter Future” on Saturday, 18 July 2020 from 8:30pm to 9:30pm via Facebook live in order to recruit more young people to join as a member. YES Deputy Chairman Mr. Lee Chee How, Treasurer Mr. Derick Ooi Tze Wei, Personal Development Bureau Head Mr. Ooi Boon Hao and YES Committee Member Mr. Low Chin Siang shared with the participants on the topic of Covid-19 rages various industries, should the young people start a business or find a stable job? There were about 260 people participated in the Facebook live.

Dialogue with Bank Negara Malaysia

To ease the burden of businesses and families impacted by Covid-19 pandemic, Bank Negara Malaysia announced a six-month moratorium period for loans and mortgages. However, the moratorium would be end on 30 September 2020. PCCC, Kedah Chinese Chamber of Commerce and Industry, Perlis Chinese Chamber of Commerce and Industry had a dialogue session with Bank Negara Malaysia on Friday, 24 July 2020 at 10am at Tan Kok Ping Hall to discuss the issues faced by the businesses and know about the loan repayment advice provided by the banks. Also in attendance were the Credit Counselling and Debt Management Agency (AKPK) and bank representatives.

YES Network Online Transformation Workshop

Due to the impact of Covid-19 pandemic outbreak, many people were working from home during Movement Control Order (MCO) period. During this period, the employers and employees were forced to use communication software for meeting and the Zoom was being the most popular app. YES organized a Network Online Transformation Workshop on Wednesday, 12 August 2020 at 9pm via zoom video conferencing to share with the participants on how to use IT tools – Trello and Slack in order to let everyone plan his individual or group assignment, team communication and shared the file and thereby improve the team work efficiency.

Get Ready for the Global Financial / Health Crisis & Understand Covid-19 Butterfly Effect

PCCC ASEAN-FTA Business Development Committee organized a seminar via zoom video conferencing on Wednesday, 19 August 2020 from 2pm to 6pm. The title was “Get Ready for the Global Financial/Health Crisis and Understand Covid-19 Butterfly Effect”. The seminar invited 4 speakers from different fields to share with the participants. They were Dr. Ch'ng Huck Khoon, CEO of CHK Consultancy Sdn Bhd, Sr. Michael Geh Thuan Peng, Past President of FIABCI Malaysian Chapter, Mr. Ooi Cheng Chye, President of Penang Importers & Exporters Association, Mr. Kevin Chan, Team Leader of Markets Products Specialist, Standard Chartered Bank. The shared topics included the state of the property market, upcoming insights in import and export, current and future outlook on foreign exchange market, analyse global megatrends in global financial markets, current global financial crisis and the Covid-19 butterfly effect on world economy. There were about 50 people participated in the video conference.

Seminar on “Why don’t you choose to be the Boss of Listed Company? ”

The listing on Bursa was the dream of entrepreneurs. Many SMEs were unaware of their rights to choose to be a boss of listed company and missed the opportunity for listing. PCCC Business, SMEs & Human Resource Development Committee organized a seminar on “Why don’t you choose to be the boss of listed company?” on Tuesday, 15 September 2020 at 3pm via zoom video conference. The seminar invited the Certified Financial Planner of the Financial Planning Association of Malaysia cum the Founder of Finsource Sdn Bhd Mr. Ching Chee Pun to share with the participants on the topic of the benefits, difference of market, time and the criteria for listing. 50 people participated in this online seminar.

PCCC 2020 Annual General Meeting

PCCC Annual General Meeting was held on Friday, 18 September 2020 at 11am at Tan Kok Ping Hall. The AGM was chaired by the President Dato’ Seri Hong Yeam Wah.

The meeting confirmed the minutes of Annual General Meeting held on 27 September 2019, adopted the Annual Report for year 2019 and the Audited Statements for the year 2019 unanimously. Meanwhile, the meeting also approved 7 motions submitted by members.

PCCC Special General Meeting

PCCC Special General Meeting was held on 18 September 2020 (Friday) to present and approve the proposed amendment to Rule 24 Attendance At General Meeting of the Chamber’s Rules and Constitution.

The Chairman Hong Yeam Wah expressed that advances in technology had provided new tools to make meetings easier to facilitate and more engaging. This was particular important and had been playing a crucial role in keeping our society functional during the enforcement period of Movement Control Order (MCO) and Conditional Movement Control Order (CMCO) due to the outbreak of COVID-19 pandemic.

It was therefore proposed to amend the Rules and Regulations of PCCC which would allow PCCC meetings to be held at more than one venue using any technology or method to ensure the participation and contribution of members.

The proposed amendments were discussed and duly passed unanimously as follows:

Clause	Existing Clause	Proposed Amendment
24(1)	Individual member shall attend Annual General Meeting or Special General Meeting in person	Individual member shall not appoint proxy to attend Annual General Meeting or Special General Meeting. In the case where the Annual General Meeting or Special General Meeting is carried out by virtual meeting or hybrid meeting, individual member shall log-in and participate the meeting on-line personally
24A	New Provision	Venue of Meetings 1) All the meetings of the Chamber may be carried out by physical meetings or virtual meetings or hybrid meetings as may be determined by the President; 2) In the case of virtue or hybrid meetings, the meetings may be held at more than (1) one venue using any technology or method that enables the participants to participate and exercise their respective right to speak and vote at the meeting;

		3) In the case of virtual or hybrid meetings, the Chairman of the meeting shall be present at the main venue or broadcast venue of the meeting.
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Establishment of PCCC YES Toastmasters Club & 1st Meeting

PCCC YES Toastmasters Club was officially formed on 24 September 2020 and opened by PCCC YES Chairman Mr. Lee Toong Leon. It had successfully held the first meeting during the day. The club mission was to provide a supportive and positive learning experience in which members are empowered to develop communication and leadership skills, resulting in greater self-confidence and personal growth.

PCCC YES Toastmasters Club meeting would be held on the first and third Thursday of every month from 8:00pm to 10:30pm at Tan Kok Ping Hall.

PCCC YES Toastmasters Club Officer 2020-2021

- President : Ma Yang Ning
- Vice President Education : Low Chin Siang
- Vice President Membership : Lee Choon Chin
- Vice President Public Relations : Ooi Yuen Wei
- Secretary : Tan Teik Eng
- Treasurer : Loh Cheong Aik
- Sergeant at Arms : Wong Kar Jye

Live Telecast Viewing of Budget Speech

PCCC Executive Committee Members and Economics, Finance & Taxation Committee organized a live telecast viewing of the national budget speech by the Finance Minister on Friday, 6 November 2020 at 4:00pm at PCCC Meeting Room to evaluate the budget and thereafter issue a press release to reflect the Chamber’s views and comments as follows:

PCCC views the National Budget 2021 as an extraordinary budget in an extraordinary period. It is basically a budget that is expected by everyone.

Before the announcement of the budget, the government has launched 4 economic stimulus packages of PRIHATIN and PENJANA with a total value of RM305 billion.

This Budget was supposed to be planned in line with the 12th Malaysian Plan which would kick start the country's economy for the next five years, but unfortunately, the outbreak of the covid-19 pandemic has disrupted such planning. The government has no other option, but to focus on dealing with the current situation and to come up with a budget which is based on the theme of "Stand United, We Shall Prevail ".

The Finance Minister Tengku Datuk Seri Zafrul has aptly described that 2020 is the year of great challenges for the world and an "unprecedented crisis" for Malaysia. Thus, the 2021 budget placed emphasis on 3 main themes: The Wellbeing of the People, Business Continuity and Resilience of the Economy. PCCC is of the view that the approach taken is understandable and pragmatic.

In this Budget, there are basically no major tax changes and the business sector does not receive any special tax concessions. The handouts announced are basically targeted at the B40 and M40 groups. We hoped that the beneficiaries will receive direct assistance to alleviate their hardship, while at the same time stimulating business activities and generating some revenue for the business community.

PCCC welcomes the Finance Minister's proposal in the Budget that gives stamp duty exemption to the 1st time home buyer in respect of houses pricing below RM500,000. This exemption is given for a period of 5 years from 2021 to 2025. This is a very positive and pragmatic decision that will drive the continuous development of the property sector.

Besides, PCCC praised the government's tax incentive, including a 10-year concessionary tax rate for specific manufacturers that relocate their factories to Malaysia and make the new investments. The Finance Minister announced that the measure would be extended for one more year until 31 December 2022.

In response to the rapid spread of the pandemic, the government is providing tax incentive to pharmaceutical sector to expand and invest. The government is also taking medical tourism seriously as a new source of investment and Malaysia Healthcare Travel Council is tasked to enhance competitiveness in this sector.

In conclusion, PCCC opines that the 2021 Budget is generally acceptable. We fervently hope that all the measures in the Budget that benefit the people will be put into action soonest possible.

PCCC Charity Fund Committee Extraordinary General Meeting

In order to comply with Standard Operating Procedures (SOP) formulated by the Ministry of Health to prevent the spread of COVID-19 pandemic, and in response to the encouragement by the Registrar of Societies to organize virtual meetings to avoid any form of gathering, PCCC Charity Fund Committee Extraordinary General Meeting was held via ZOOM video conferencing on Tuesday, 1 December 2020 at 12 noon. The live stream venue of the SGM was at PCCC Tan Kok Ping Hall.

The Chairman Loh Eng Wee expressed that according to the new guidelines of Section 44 (6) issued on 15 May 2019 by Inland Revenue Board of Malaysia, a Special General Meeting was convened and the agenda was to present and approve the following resolutions (with or without amendment): pursuant to article 3,5,6,7,9,11,16,17,18.

Subsequently, the proposed amendments were discussed and duly passed unanimously as follows:

Clause	Existing Clause	Proposed Amendment
3. ADDRESS	The registered office of the Committee shall be: The Penang Chinese Chamber of Commerce, 9th Floor, the Penang Chinese Town Hall Building, 22, Jalan Masjid Kapitan Keling, 10200 Penang.	The registered office of the Committee shall be at: The Penang Chinese Chamber of Commerce, No.3 Light Street, 10200 Penang
5. MEMBERSHIP	(b) Any Malaysian of Chinese origin who donates a sum of not less than \$500 to the Committee may, by the similar procedure as mentioned in Sub-Rule (a) above, apply to become an associate member of the Committee.	(b) Any Malaysian of Chinese origin who donates a sum of not less than RM1,000 to the Committee may, by the similar procedure as mentioned in Sub-Rule (a) above, apply to become an associate member of the Committee.

<p>6.</p> <p>GENERAL MEETING</p>	<p>(a)</p> <p>A General Meeting of the Committee shall be held at least once in every two years to receive report of the Standing Committee and the audited accounts for the preceding</p>	<p>(a)</p> <p>A General Meeting of the Committee shall be held at least once in every three years to receive report of the Standing Committee and the audited accounts for the preceding</p>
<p>7.</p> <p>STANDING COMMITTEE</p>	<p>(a)</p> <p>The Standing Committee consisting of twenty-five (25) members shall be elected at the General Meeting in the year in which the tenure of office of the Standing Committee shall expire.</p> <p>The Standing Committee shall consist of the following: A Chairman Three Vice-Chairmen An Honorary Secretary Two Assistant Honorary Secretaries An Honorary Treasurer An Assistant Honorary Treasurer Two Liaison Officers Fourteen Committee Members</p> <p>A person other than the office-bearers of the Standing Committee shall be appointed by the General Meeting as Honorary Auditor of the Committee.</p> <p>All members of the Committee and every officer performing executive functions in the Committee shall be Malaysian citizens.</p>	<p>(a)</p> <p>The Standing Committee consisting of ten (10) members shall be elected at the General Meeting in the year in which the tenure of office of the Standing Committee shall expire.</p> <p>The Standing Committee shall consist of the following: A Chairman A Vice-Chairman An Honorary Secretary An Assistant Honorary Secretary An Honorary Treasurer An Assistant Honorary Treasurer Four Committee Members 30% of the 10 members of the Standing Committee must be non-members.</p> <p>A person other than the office-bearers of the Standing Committee shall be appointed by the General Meeting as Honorary Auditor of the Committee.</p> <p>All members of the Committee and every officer performing executive functions in the Committee shall be Malaysian citizens.</p>
<p>7.</p> <p>STANDING COMMITTEE</p>	<p>(b)</p> <p>The term of office for the Standing Committee shall be two years. All members shall be eligible for re-election.</p>	<p>(b)</p> <p>The term of office for the Standing Committee shall be three years. All members shall be eligible for re-election.</p>

<p>7.</p> <p>STANDING COMMITTEE</p>	<p>(d)</p> <p>For a Standing Committee meeting, not less than three days' notice shall be given.</p>	<p>(d)</p> <p>For a Standing Committee meeting, not less than three days' notice shall be given by written or e-mail.</p>
<p>7.</p> <p>STANDING COMMITTEE</p>	<p>(e)</p> <p>Nil</p>	<p>(e)</p> <p>Any vacancy in Standing Committee, shall be filled by Standing Committee Meeting.</p>
<p>9.</p> <p>POWERS AND DUTIES</p>	<p>The Chairman shall preside over all meetings and one of the Vice-Chairmen shall deputise for him in his absence.</p> <p>The Honorary Secretary shall administer the affairs of the Committee including implementing the decisions of all meetings.</p> <p>The Assistant Honorary Secretaries shall assist the Honorary Secretary in the discharge of his duties and one of them shall deputise in his absence.</p>	<p>The Chairman shall preside over all meetings and the Vice-Chairman shall deputise for him in his absence.</p> <p>The Honorary Secretary shall administer the affairs of the Committee including implementing the decisions of all meetings.</p> <p>The Assistant Honorary Secretary shall assist the Honorary Secretary in the discharge of his duties and deputise in his absence.</p>
<p>11.</p> <p>INVESTIGATION SUB-COMMITTEE</p>	<p>The Committee shall have two Investigation Sub-Committees to deal with applications for relief and for study-loan/scholarship respectively:</p> <p>(a) One Investigation Sub-Committee which shall consist of three (3) members appointed from among the members of the Standing Committee shall investigate into applications for relief and make recommendations to the Standing Committee, and</p> <p>(b) The other Investigation Sub-Committee shall consist of a certain number of prominent persons in cultural and educational circle appointed by the Standing Committee to investigate into applications for study-loan or scholarship and make recommendation to the Standing Committee.</p>	<p>WORKING COMMITTEES</p> <p>The Standing Committee shall appoint various working committees to deal with applications for relief and for study-loan/scholarship respectively and other works related to the affairs' of the Committee and submitted to Standing Committee for approval.</p>

New Clause		
16. IMMOVABLE PROPERTY		<p>(a) All immovable properties of the Committee shall be registered in the name of Penang Chinese Chamber of Commerce Charity Fund Committee.</p> <p>(b) All instruments relating or any dealing of immovable properties of the committee shall be executed by the President, the Honorary Secretary and Honorary Treasurer whose appointment shall be authenticated by a certificate issued by the Registrar of Society and affixed with the seal of the Committee.</p>
17. SALE OR CHARGE OF IMMOVABLE PROPERTY		<p>No immovable property belonging to the Committee shall be sold, conveyed, transferred, charged, pledge or assigned by the Trustees without the consent of three-fourths of the members present at a special general meeting convened for the purpose.</p>
18. AMENDMENTS TO RULES		<p>These Rules shall not be operative until they are approved by the Registrar of Societies. No alterations of or additions to these Rules shall be made except at a General Meeting and any alteration of or addition to these Rules shall not be operative without the prior approval of the Registrar of Societies.</p>

PCCC Charity Fund Committee General Meeting

PCCC Charity Fund Committee General Meeting was held on Tuesday, 1 December 2020 at 12:30 p.m. via zoom video conferencing. The AGM was chaired by the Chairman Dato' Loh Eng Wee.

The meeting confirmed the minutes of CFC General Meeting held on 19 October 2018, adopted the reports of Charity Fund Standing Committee, together with the Statements of Accounts for the years ended 2018 and 2019. The Charity Fund Standing Committee for the terms of 2020/2021 and 2021/2022 was elected in accordance with Rule 7 (a) of PCCC Charity Fund Committee and with unanimous consent, the Charity Fund Standing Committee Members lineup was retained as previous.

PCCC Charity Fund Committee (CFC) Chairman Loh Eng Wee expressed his gratitude to CFC members for attending the biennial PCCC CFC General Meeting so that the meeting could be held successfully. He said that for the past two years, PCCC CFC's financial standing remained sound. There were 15 memorial funds with a total principal amount of more than RM3 million.

He added that we granted scholarships to students with good academic performance every year since year 2005. For year 2019, we awarded 30 scholarships and this year, we approved 17 scholarships. In future, CFC would inherit the past policy and continue doing charity in education.

Courtesy Call by Consul General of The Republic of Indonesia in Penang

The Consul General of The Republic of Indonesia in Penang, Bapak Bambang Suharto, Consul Economic I Mr. Bapak Kiki Tjahjo Kusprobowo and Consul Economic II Ms. Ibu Asri Purnama Dewi paid a courtesy visit to PCCC on Wednesday, 16 December 2020 at 10:30am. They were warm received by PCCC President Dato' Seri Hong Yeam Wah and PCCC Executive Committee Members.

槟州中华总商会
(马来西亚注册)

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

2020年12月31日止财务报告

FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

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槟州中华总商会
(马来西亚注册)

1

义务查账致全体会员报告
**REPORT OF THE HONORARY AUDITOR TO THE MEMBER OF
PENANG CHINESE CHAMBER OF COMMERCE**

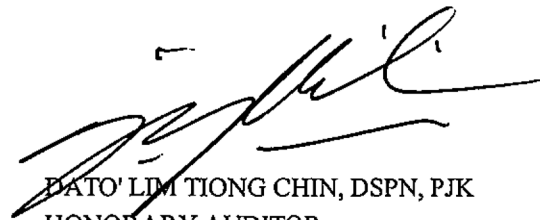
(Registered in Malaysia)

本人已按查账准则查核2至10页账目。

I have audited the accounts set out on pages 2 to 10 in accordance with applicable approved auditing standards.

本人认为2至10页所附账目实足表达商会截至2020年12月31日止之财务状况,以同期之所有财务变动。

In my opinion, the accounts set out on pages 2 to 10 give a true and fair view of the state of affairs of the Association as at 31 December 2020 and of the results and cash flows of the Association for the financial year ended on that date.



DATO' LIM TIONG CHIN, DSPN, PJK
HONORARY AUDITOR

义务查账拿督林中进 DSPN, PJK

Penang

Dated: 28 JUL 2021

槟州中华总商会
(马来西亚注册)

2

PENANG CHINESE CHAMBER OF COMMERCE
(Registered in Malaysia)

2020年12月31日止收支账目表

INCOME STATEMENT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

			<u>2019</u>
	<u>Note</u>	RM	RM
收入			
INCOME			
Membership fee 会员费		170,610	218,970
Other income 其他收入		1,056,635	1,119,446
Funds surplus 盈余	3	31,700	25,297
		<u>1,258,945</u>	<u>1,363,713</u>
支出			
EXPENDITURE			
Funds expenditure 支出	4	-	441
Operating expenses 营业活动		1,184,590	1,235,932
		<u>1,184,590</u>	<u>1,236,373</u>
税前盈余			
SURPLUS BEFORE TAXATION		74,355	127,340
TAXATION 税务	9	11,427	(646)
SURPLUS FOR THE FINANCIAL YEAR 是年盈余		<u>85,782</u>	<u>126,694</u>

第5至第10页附注乃全财务报告之一部分。


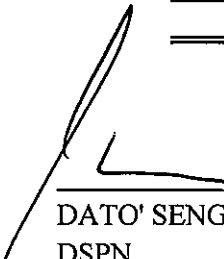
The notes on pages 5 to 10 form part of these financial statements.

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

2020年12月31日止资产负债表

BALANCE SHEET AS AT 31 DECEMBER 2020

	<u>Note</u>	RM	<u>2019</u> RM
EMPLOYMENT OF CAPITAL			
PLANT AND EQUIPMENT 产业和设备	5	94,843	110,181
CURRENT ASSETS 流动资产			
Trade receivables 应收账款		1,520	20,370
Other receivables 其他债务		5,000	8,118
Prepayments and deposits 预付及存款		45,618	45,578
Fixed deposits with a licensed bank 定期存款		322,454	394,517
Cash and bank balances 现金及银行结存		166,836	117,986
Tax recoverable 可索回的所得税		35,042	85,343
		<u>576,470</u>	<u>671,912</u>
LESS: 减:			
CURRENT LIABILITY 流动债项			
Other payables 其他债权及应付未付费用		<u>106,371</u>	<u>64,331</u>
NET CURRENT ASSETS 净值资产		<u>470,099</u>	<u>607,581</u>
		<u>564,942</u>	<u>717,762</u>
Represented by :			
Members' funds	6	233,443	472,045
ACCUMULATED FUND 累积基金			
Balance at beginning of the financial year 年初结存		245,717	119,023
Surplus for the financial year 是年盈余		85,782	126,694
Balance at end of the financial year 年终结存		<u>331,499</u>	<u>245,717</u>
		<u>564,942</u>	<u>717,762</u>
 _____ DATO' SERI HONG YEAM WAH DGPN, DMPN, DSPN President 会长拿督斯里方炎华		 _____ DATO' SENG SIEW LEAN DSPN Hon Treasurer 义务财政拿督盛秀莲	

第5至第10页附注乃全财务报告之一部分。

The notes on pages 5 to 10 form part of these financial statements.

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

2020年12月31日止流动资金表

CASH FLOWS STATEMENT

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

	<u>Note</u>	RM	<u>2019</u>
			RM
营业活动之流动基金			
CASH FLOWS FROM OPERATING ACTIVITIES			
Surplus before taxation 税前盈余		74,355	127,340
Adjustments for : 调整 :			
Depreciation 折旧		28,588	27,361
Bad debt written off 呆账		-	50
Tax penalty 税务罚款		-	9,215
Operating surplus before working capital changes		<u>102,943</u>	<u>163,966</u>
活动资金变动前之营业盈余			
活动资金			
CHANGES IN WORKING CAPITAL			
Decrease/(increase) in trade and other receivables 其他债务		21,928	(17,222)
Increase/(decrease) in other payables 其他债权		42,040	(132,814)
		<u>63,968</u>	<u>(150,036)</u>
Cash generated from operations 用在营业操作现金		166,911	13,930
Members' funds (paid)/received 会员费		(238,602)	222,982
Tax refunded 已退税款		90,474	-
Tax paid 税务		(28,746)	(40,598)
Tax penalty paid 税务罚款		-	(9,215)
Net cash (outflow)/inflow from operating activities		<u>(9,963)</u>	<u>187,099</u>
投资活动之流动基金			
CASH FLOWS FROM INVESTING ACTIVITY			
Purchase of plant and equipment 购置产业及设备	10.1	<u>(13,250)</u>	<u>(119,795)</u>
Net (decrease)/increase in cash and cash equivalents 净现金(减少)/增加		(23,213)	67,304
Cash and cash equivalents at beginning of the financial year 年初现金结存		<u>512,503</u>	<u>445,199</u>
Cash and cash equivalents at end of the financial year 年尾现金结存	10.2	<u><u>489,290</u></u>	<u><u>512,503</u></u>

第5至第10页附注乃全财务报告之一部分。

The notes on pages 5 to 10 form part of these financial statements.

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2020

1. PRINCIPAL ACTIVITIES

The principal activities of the Association are to improve and develop trade and industry, collect and distribute commercial information and issue certificates of authentication, arbitrate and settle trade and industrial disputes, collect and compile trade statistics and hold trade exhibitions and sponsor charitable works. There have been no significant change in the nature of these activities during the financial year.

2. ACCOUNTING POLICIES

2.1 Basis of Accounting

The financial statements of the Association have been prepared under the historical cost convention in accordance with the MASB Approved Accounting Standards in Malaysia for Private Entities in all material respects.

2.2 Depreciation

Depreciation of property, plant and equipment is on a straight line basis calculated to write-off the cost over their expected useful lives.

The principal annual rates used for this purpose are as follows :

Furniture, fittings and equipment	10%
Office equipment	10%
Office renovation	20%
Computer and Software	40%

No amortisation has been made in respect of the freehold buildings as the directors are unable to segregate the cost of the buildings from that of the land. This is not in compliance with Malaysian Accounting Standard No. 14 which requires buildings to be amortised.

2.3 Subscriptions

Subscriptions are taken up on cash basis.

2.4 Rental Income

Rental income is accounted for on accrual basis.

2.5 Fixed Deposit Interest Received

Fixed deposit interest is recognised on cash receipt basis.

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2. ACCOUNTING POLICIES (CONT'D)

2.6 Chantable Funds

Chantable funds consist of unrestricted funds and restricted funds.

Unrestricted funds is a general fund that is available for use at the Executive Committee's discretion in furtherance to the objectives of the Association. Restricted funds are subject to particular purposes imposed by the donor or by nature of appeal. They are not available for use in other Association's activities or purposes.

2.7 Income Tax

Income tax on the profit or loss for the year comprises of current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable profit for the year and is measured using the tax rates that have been enacted at the balance sheet date.

Deferred tax is provided for, using the liability method, on temporary differences at the balance sheet date between the tax bases of assets and liabilities and their carrying amounts in the financial statements. In principle, deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for all deductible temporary differences, unused tax losses and unused tax credits to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, unused tax losses and unused tax credit can be utilised. Deferred tax is not recognised if the temporary difference arises from goodwill or negative goodwill or from initial recognition of an asset or liability in a transaction which is not a business combination and at the time of the transaction, affects neither accounting profit nor taxable profit.

2.8 Cash and Cash Equivalent

Cash and cash equivalents include cash in hand and at bank which have an insignificant risk of changes in value, net of outstanding bank overdrafts, if any.

2.9 Receivables

Receivables are carried at anticipated realisable values. Bad debts are written off when identified. An estimate is made for doubtful debts based on a review of all outstanding amounts as at the balance sheet date.

3.0 Payables

Payables are stated at cost which is the fair value of the consideration to be paid in future for goods and services rendered.

槟州中华总商会
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PENANG CHINESE CHAMBER OF COMMERCE
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3. **FUNDS SURPLUS**

		<u>2019</u>
	RM	RM
(i) Seminar fee 研讨会费用		
Funds received	3,130	12,020
Less : Expenses incurred	<u>(280)</u>	<u>(5,607)</u>
	<u>2,850</u>	<u>6,413</u>
(ii) YES Section Fund 青商团基金		
Funds received	53,219	181,823
Less : Expenses incurred	<u>(28,998)</u>	<u>(162,939)</u>
	<u>24,221</u>	<u>18,884</u>
(iii) PDCMC subscription 产业发展、建筑及管理组年捐		
Funds received	9,300	-
Less : Expenses incurred	<u>(4,671)</u>	<u>-</u>
	<u>4,629</u>	<u>-</u>
	<u>31,700</u>	<u>25,297</u>

4. **FUNDS EXPENDITURE**

		<u>2019</u>
	RM	RM
(i) PDCMC subscription 产业发展、建筑及管理组年捐		
Funds received	-	10,600
Less : Expenses incurred	<u>-</u>	<u>(11,041)</u>
	<u>-</u>	<u>(441)</u>
	<u>-</u>	<u>(441)</u>

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

5. PLANT AND EQUIPMENT

COST

	Computer	Furniture, fittings and	Office equipment	Office renovation	Total
	RM	RM	RM	RM	RM
At 1 January 2020	71,150	43,575	17,221	233,274	365,220
Additions	-	8,600	4,650	-	13,250
At 31 December 2020	71,150	52,175	21,871	233,274	378,470

ACCUMULATED DEPRECIATION

At 1 January 2020	69,600	33,950	11,996	139,493	255,039
Charged for the year	1,028	2,235	1,880	23,445	28,588
At 31 December 2020	70,628	36,185	13,876	162,938	283,627

CARRYING AMOUNTS

At 31 December 2019	1,550	9,625	5,225	93,781	110,181
At 31 December 2020	522	15,990	7,995	70,336	94,843

PENANG CHINESE CHAMBER OF COMMERCE

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6. MEMBERS' FUNDS

	<u>2019</u>	
	RM	RM
Restricted funds	218,029	456,631
Young Enterprise (YES) funds	15,414	15,414
	<u>233,443</u>	<u>472,045</u>

7. DEFERRED TAXATION

	<u>2019</u>	
	RM	RM
Temporary difference between depreciation and capital allowances	1,400	3,600
Less: Unabsorbed tax losses and capital allowances carried forward	<u>(88,500)</u>	<u>(542,900)</u>
Balance of temporary difference on which deferred taxation has not been provided	<u>(87,100)</u>	<u>(539,300)</u>

8. TAX LOSSES

The Company has, subject to the confirmation by the Inland Revenue Board, the following unutilised capital allowances and tax losses, for which no tax benefit is recognised, which are available for set-off against future taxable income :

	<u>2019</u>	
	RM	RM
Unabsorbed tax losses	88,591	409,810
Unabsorbed capital allowances	-	133,090
	<u>88,591</u>	<u>542,900</u>

9. TAXATION

	<u>2019</u>	
	RM	RM
Current tax		
Based on current year's profit	(26,000)	(39,000)
Overprovision in prior year	37,427	38,354
	<u>11,427</u>	<u>(646)</u>

PENANG CHINESE CHAMBER OF COMMERCE

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9. **TAXATION (CONT'D)**

Domestic income tax is calculated at the Malaysian statutory tax rate of 15.95% (2019: 17.96%) of the estimated assessable profit for the year.

A reconciliation of income tax expenses applicable to profit before taxation at the statutory income tax rate to income tax expense at the effective income tax rate of the Company is as follows :

	<u>2019</u>	
	RM	RM
Profit before taxation	<u>74,355</u>	<u>127,340</u>
Taxation at the rate of 15.95% (2019: 17.96%)	(11,900)	(22,900)
Expenses not deductible for tax purposes	(52,500)	(15,420)
Overprovision of current tax in prior year	37,427	38,354
Utilisation of unabsorbed tax losses brought forward	38,000	-
Deferred tax asset not recognised in respect of unabsorbed tax losses and capital allowances	400	(680)
	<u>11,427</u>	<u>(646)</u>

10. **CASH FLOWS STATEMENT**

10.1 **Plant and Equipment**

During the financial year, the Association acquired certain plant and equipment amounting to RM13,250 (2019: RM119,795) by cash payments.

10.2 **Cash and Cash Equivalents**

Cash and cash equivalents consist of cash in hand, balances with banks and fixed deposits with a licensed bank. Cash and cash equivalent included in the cash flows statement comprise the following balance sheet amounts :

	<u>2019</u>	
	RM	RM
Cash in hand	2,297	1,342
Cash at bank	164,539	116,644
Fixed deposits with a licensed bank	322,454	394,517
	<u>489,290</u>	<u>512,503</u>

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Schedule I

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

2020年12月31日止收入账目表

SCHEDULE OF INCOME

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

		<u>2019</u>
	RM	RM
Membership Fee 会员费		
- Entrance fees 入会基金	18,400	11,400
- Annual subscription 年捐	120,260	125,260
- YES annual subscription 青商团年捐	31,950	82,310
	170,610	218,970
Other income 其他收入		
- Printing and stationery 印件文具	3,043	3,435
- Certification fees 签证费	66,871	87,559
- Rental of premises 租金	194,880	337,456
- Secretarial fees 秘书处费	170,816	188,133
- Donation received 捐款	586,503	499,972
- Subsidy received 补贴	32,400	-
- Interest 利息	2,122	2,891
	1,056,635	1,119,446
Funds surplus 盈余		
- Surplus from seminars 研讨会盈余	2,850	6,413
- Surplus from YES Section Fund 青商团基金盈余	24,221	18,884
- Surplus from PDCMC subscription 产业发展、建筑及管理组盈余	4,629	-
	<u>1,088,335</u>	<u>1,144,743</u>
	<u>1,258,945</u>	<u>1,363,713</u>

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Schedule II

PENANG CHINESE CHAMBER OF COMMERCE

(Registered in Malaysia)

2020年12月31日止支出账目表

SCHEDULE OF EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

	RM	<u>2019</u> RM
FUND EXPENDITURE		
- PDCMC subscription 产业发展、建筑及管理组年捐	-	441
OPERATING EXPENSES		
Advertisement 广告费	300	1,065
Audit fee 查账费	2,000	2,000
Bank charges 银行佣金	261	207
Bad debt written off 呆账	-	50
Caring Park 爱心园	-	47,600
Depreciation 折旧	28,588	27,361
Donation 捐款	288,615	-
Electricity and water 水电费	21,437	27,390
Insurance 保险费	28,417	29,338
Legal and professional fee 律师及专业咨询费	2,120	1,590
Lost on foreign exchange 外汇损失	-	2,584
Maintenance of office 办公室维持费	52,128	65,133
Medical fee 医药费	1,144	1,661
Meeting expenses 会议开销	7,336	5,081
Miscellaneous 其他	46,562	18,525
Newspaper and periodicals 报章及杂志	4,242	4,359
Postage, telegram, telephone and telefax 邮费,电报,电话及电传费	18,255	28,403
Printing and stationery 印件文具	9,346	19,977
Quit rent and assessment 地税及门牌税	21,474	16,983
Refreshments 茶点	763	1,684
Rental payable 租金	120,000	120,000
Repairs and maintenance 修理及维持	8,985	306,992
Salaries, allowances, bonus, EPF and Socso 薪金,津贴,花红,公积金 及社会保险	417,424	401,500
Sanitary fee 清洁费	18,826	20,501
Security fee 保安费	37,477	33,803
Subscription 年捐	43,000	43,000
Transport and travelling 交通及旅游	5,890	9,145
	<u>1,184,590</u>	<u>1,235,932</u>



19/08/2020

疫情中为我国经济把脉
Get Ready for the Global Financial / Health Crisis & Understand Covid-19 Butterfly Effect



15/09/2020

“为何您不选择当上市公司老板呢？”讲座会
Seminar on “Why don't you choose to be the Boss of Listed Company”?



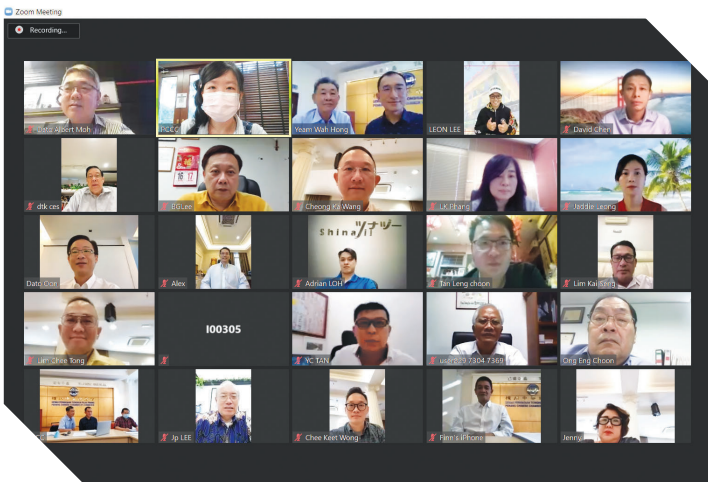
18/09/2020

檳中总2020年度常年会员大会及檳中总特别会员大会
PCCC 2020 Annual General Meeting & PCCC Special General Meeting



06/11/2020

收视财政预算案公布之现场直播
Live Telecast Viewing of Budget Speech



01/12/2020

檳中总慈善基金委员会特别会员大会及会员大会
PCCC Charity Fund Committee (CFC) Extraordinary General Meeting & CFC General Meeting



16/12/2020

印尼驻檳城总领事莅访
Courtesy Call by Consul General of The Republic of Indonesia in Penang



檳州中華總商會

DEWAN PERNIAGAAN TIONGHUA PULAU PINANG
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